The Bombay Gazette.

No. 7,021.—New Series. BOMBAY:—THURSDAY, SEPTEMBER 10, 1868. Annual Subscription in advance...Rupees Fifty Two

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

For year in advance, delivered in Town .....Rs. 88 0
" including postage..... " 73 0
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First insertion .....Rs. 5 0
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LONG ADVERTISEMENTS.

First insertion ..... 7 As. per line.
Second Ditto ..... 4 " "
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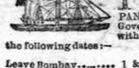
In the Native languages, double the above.
Domestic Occurrences, Each—Rupee 1.

SHIPPING.

STEAM COMMUNICATION WITH THE MALABAR COAST, CEYLON, MADRAS, AND CALCUTTA.



THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Contract with Government, despatch Steamers as above with Mails, Passengers, and Cargo, on the following dates:—

Leave Bombay		Leave Calcutta	
" Carwar	1 & 15	" Bimlipatam	1 & 15
" Mangalore	3	" Vizagapatam	4
" Cannanore	4	" Coconada	5
" Calicut	5	" Madras	10
" Cochin	5	" Negapatam	11
" Tuticorin	20	" Pondicherry	12
" Colombo	21	" Galle	12
" Galle	7	" Colombo	28
" Negapatam	10	" Tuticorin	29
" Pondicherry	11	" Cochin	16
" Madras	30	" Calicut	16
" Coconada	17	" Cannanore	17
" Vizagapatam	18	" Mangalore	18
" Bimlipatam	18	" Carwar	19
Arrive Calcutta	20	Arrive Bombay	20

The Steam Ship "INDIA," 1,070 Tons, 200 H.P., Commander John Tebbetts, will be despatched on TUESDAY, the 15th September, at noon.

The steamers leaving Calcutta and Bombay on the 15th of the month call at Tuticorin and Colombo, and the steamers of the 1st at Galle, as above interchanging passengers and cargo with the French Company's steamers.

This route is the most expeditious and economical for passengers for the Neilgherrie district, Bangalore and Madras, who can land at Calicut for Beypore, and proceed from thence by rail.

Passengers for Calcutta can take the same route, picking up the Steamer at Madras.

Passengers for Rangoon, Akyab, or Moulmein can proceed by the steamers of the 15th, and transhipto the Rangoon Mail Steamer, which leaves Madras on the 3rd.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE PERSIAN GULF VIA KURRACHEE.

(Interchanging Cargo and Passengers at Bussorah, to and from Bagdad, with the Euphrates and Tigris Steam Navigation Company.)

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Mail Contract with Government, will despatch a Steamer every 14 days to the Persian Gulf, touching at Kurrachee, Gundur, Muscat, Bunder Abbas, Lings, Bushire, Fao, and Bussorah.

Up.		Down	
	Sep. Sep.		Sep. Oct.
Leave Bombay	7 & 21	Leave Bussorah	25 & 9
" Kurrachee	13 28	" Fao	29 12
" Gundur	13 26	" Bushire	27 11
" Muscat	15 29	" Linga	29 13
	Oct.		Oct.
" B. Abbas	1 17	" B. Abbas	1 15
" Linga	18 2	" Muscat	3 17
" Bushire	21 5	" Gundur	5 19
" Fao	22 6	" Kurrachee	7 21
Arrive Bussorah	23 7	Arrive Bombay	19 24

The Steam-ship "COMORIN," 560 Tons, 140 H.P., Commander R. L. Turner, will be despatched on MONDAY, the 21st September, at noon.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH KURRACHEE.

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Mail Contract with Government, and in connection with the Weekly Service from England, despatch a Steamer to Kurrachee every MONDAY at noon.

The Steam-ship "PENANG," 800 tons, 150 H.P., Commander T. Sandeman, will be despatched on MONDAY, the 14th September, at noon.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

FOR LIVERPOOL, VIA THE CAPE, UNDER STEAM.

THE Inman Screw Steamer "CITY OF MANCHESTER," Captain Jones, 1,906 tons Register, and 350 Horse Power, will be despatched on or about 21st instant.

She has accommodation for forty First Class Passengers and carries a Surgeon. For Freight or Passage apply to Messrs. BLAY and MACKINTOSH, Brokers, or to EWART, LATHAM, & Co., Agents.

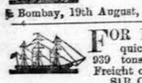
FOR MAURITIUS.

(*With quick despatch.*)

THE Ship "STAG," 523 tons Register, Captain Ellis. For Freight apply to

W. NICOL & Co.

Bombay, 19th August, 1868.



FOR LONDON DIRECT, with quick despatch, Ship "LOUISA," 939 tons, Captain Scowcroft. For Freight or Passage apply to SIR CHARLES FORBES & Co., Agents Ship "Louisa."

Bombay, 24th July, 1868.

NOTICE TO SHIP COMMANDERS AND OTHERS.—FOR SALE, ex Ship "Star of the North," just arrived from Sydney.—Kangaroo Brand—29 Tierces, containing 304 lbs. each, PRIME MESS BEEF, in excellent order. Apply to

Bombay, 14th August 1868. W. NICOL & Co.

NOTICE TO SHIPMASTERS.—A PUBLIC MEETING of SHIPMASTERS will take place at the Royal Hotel on THURSDAY the 10th instant, at three P. M., to consider the Shipping Master's decision with reference to his refusal to discharge Seamen. All Shipmasters are kindly requested to attend.

Bombay, 7th September 1868.

NOTICE.—Consignees of Cargo per Ship "J. P. WHITNEY," arrived from Calcutta, are requested to despatch Boats at once to take delivery, otherwise the same will be landed by the Captain at the risk and expense of the concerned.

B. F. FIELD, Jr.,
Agent Ship "J. P. Whitney."

Bombay, 31st August 1868.

NOTICE.—Consignees of Goods per "PREMIER," White, Master, from Liverpool, are requested to send off Boats for their Cargo without delay, otherwise the Goods will be landed by the Captain at they come to hand at the expense and risk of the concerned.

Captain White will not be responsible for the condition of any Package after it leaves the Ship's deck.

RITCHIE, STEUART, & Co.,
Agents for Captain White.

Bombay, 26th August 1868.

DOLLOND'S.

DOLLOND'S TELESCOPES.

DOLLOND, 59, St. Paul's Churchyard, London. Established upwards of 100 years. Optician to the Queen, the Admiralty, India Office, Trinity House, and Royal National Life Boat Institution. Manufacturer of Achromatic Telescopes (invented by his ancestor in 1758), Binoculars, Microscopes, Spectacles, and Mathematical Instruments of best quality. Catalogues on application. The public are cautioned against spurious articles bearing a forgery or imitation of the name.

S. MAW & SON,
Manufacturers of
SURGEONS' INSTRUMENTS,
INFANTS' FEEDING BOTTLES, LINT, &c., &c.,
And Dealers in all kinds of
DRUGGISTS' SUNDRIES,
AND
APOTHECARIES' WARES,
11 & 12, ALDERSGATE ST., LONDON, E. C.

ILLUSTRATED CATALOGUES forwarded to the Trade on receipt of Business Card.

BISHOP'S GRANULAR EFFERVESCENT CITRATE OF MAGNESIA.—Introduced and prepared by ALFRED BISHOP, Manufacturing, Chemist, 17 & 18, Speck's Fields, Mile end New Town, London. This perfectly white and delicately clean granulated preparation possesses remarkable effervescent qualities which far surpasses the ordinary Seidlitz Powder in its *cooling, refreshing,* and *mild aperient* properties, as well as in its flavour as a *Saline* draught. It is particularly well adapted for women and young children, on account of its most agreeable flavour and mild effect.

N. B.—The genuine has the name BISHOP upon the Bottle, also the Name and Trade Mark upon the Label, and is sold in convenient sizes, and secured in so perfect a manner that it may be shipped with safety to any part of the world.

Manufacturer also of Granulated and Effervescent are Carbonate of Iron, Citrate of Iron, Citrate of Quinine, Citrate of Quinine and Iron, Carbonate of Lithia in Tubes, Citrate of Lithia, Vichy Salt, Seidlitz Mixture, and all other Granulated Preparations.

In Chancery.—Caution.—Bishop's Granular Effervescent Citrate of Magnesia.—Mr. Bishop, having discovered that the Label which he has used for the last five years was being imitated, recently applied to the Court of Chancery for an Injunction to restrain such imitation. The injunction was immediately granted, and the Defendant was ordered to pay all Mr. Bishop's Costs and destroy the Labels complained of.

Also Bishop's new remedy for Sea Sickness should be in the hands of every person travelling by sea.

TREACHER & Co., Agents, for Western India.

SHIPPING.

OVERLAND FREIGHT ROUTE.

STEAM TO LIVERPOOL, LONDON, TRIESTE, MARSEILLES, BRINDISI, VENICE, GENOA, BARCELONA, HAVRE, ADEN, AND SUEZ.

THE Bombay and Bengal Steam Ship Company (Limited), under arrangements with other first class lines of Steamers from Alexandria, undertake to give through Bills of Lading for Goods via Egypt to the above and most other Continental Ports.

A limited number of Passengers can be accommodated.

Rates of Fare.

To Suez—1st class £45, 2nd class £25. } exclusive
To Trieste.—1st class £64 10s., 2nd class £37 5s. } of Wines.

Steamers leave Bombay on the 20th of each month and Suez on or near the 15th.

For Freight or Passage apply to Messrs. STEPHEN, KENNARD & Co., London; Messrs. TOD, KENNARD & Co., Liverpool; Messrs. TOD, RATHBONE & Co., Alexandria; AUSTRIAN LLOYD'S STEAM NAVIGATION COMPANY, Trieste and Venice, and Messrs. FRAISSINET PERE, et FILS, Marseilles; or to the undersigned in Bombay.

The S. S. "GUNGA," 1,300 Tons, Captain Bowtellow, will be despatched on the 20th September next.

STEARNS, HOBART & Co.

Bombay, 27th June, 1868.

STEAM TO MADRAS & CALCUTTA.

(*Calling at Coast Ports if inducement offers.*)

THE Steamer "NADA," 1,000 tons, Captain Wood, will be despatched on MONDAY, 21st instant.

STEARNS, HOBART, & Co.,
Bombay, 2nd September 1868. Agents.

HOUSES, &c., TO LET.

TO LET, a BUNGALOW, No. 147 Malabar Hill, recently vacated by C. J. MATHEW, Esq., Barrister. Apply to REMINGTON & Co.
Agents, Land Mortgage Bank of India (Limited).
Bombay, 20th June 1868.

TO BE LET, two OFFICES with GROUND FLOORS in Apollo Street, opposite the Secretariate. The ground floors are well adapted for Shop Rooms, Offices, or Godowns.

For further information apply to Messrs. THOMSON & Co., Chemists, Apollo Street.

TO LET, on Malabar Hill, the property of the Bombay Reclamation Company, Limited, (in Liquidation)—

House No. 1, lately occupied by J. P. Green, Esquire, Barrister. Rent Rs. 350 per month.

House No. 7, lately occupied by Mr. F. Chambers. Rent Rs. 80 per month.

Also that large and commodious House and premises in the compound adjoining the House at present occupied by W. Gilbert, Esquire. Rent Rs. 400 per month.

JAMES G. SMITH,
JAMES RANKEN, } Liquidators.
Elphinstone Circle, 4th June, 1868.

NOTICES.

P. GRANT AND SON,
SADDLERS AND HARNESS MAKERS.
No. 1 Meadow Street, Fort, Bombay.

COPPER PLATE PRINTING, ENGRAVING, &c, &c.

THE PROPRIETOR of the *Bombay Gazette Press* is prepared to execute Copper Plate Printing and Engraving on the Premises.

Cheques, Bills of Lading, Office and Bank Seals, Seals for Stamping Envelopes, &c., Card Plates, Wedding Cards, &c. &c., engraved to order, and at moderate prices. Specimens may be seen at the Office.

April, 1868.

VICTORIA SPINNING COMPANY, LIMITED, (in Liquidation).—NOTICE.—The undersigned will receive, until FRIDAY the 11th September next, PRIVATE OFFERS for the PURCHASE of the LEASE OF CERTAIN GROUND (situate at Gaumdevi) measuring 11,500 square yards or thereabout, together with the Mill Buildings standing thereon, and a pair of Engines, Boilers, Machinery, and Stores, the property of the Victoria Spinning Company, Limited, now under liquidation. For full particulars apply at the Company's Office, No. 14 Apollo Street.

BYRAMJEE CURSETJEE,
ગોવર્ધાદાસ જેઠાભાઇ, } Liquidators.
&c. LALBHOY VULLUBBHOY,
Bombay, 27th August, 1868.

DEAR PUB,

PLEASE TO REMEMBER

OUR HOT TIFFINS

COMMENCE FROM

TO-DAY, 1st SEPTEMBER,

HALF PAST ONE P.M.

ALSO FROM TO-DAY,

ICE CREAMS AI.

DIVAN EXCHANGE,
No. 5, Apollo Street.

TO LET, apply at the DIVAN EXCHANGE ROOMS, No. 5 Apollo Street, SPACIOUS ROOMS in APOLLO STREET, suitable for a Shop or Merchant's Office. Rent moderate.

COTTON SEED CONTRACT.—TENDERS will be received for the supply of COTTON SEED to the Municipality during the year 1869.

The Cotton Seed must be delivered at the Municipal Store-keeper's Office, Boree Bunder, on the 25th day of each month.

The quantity required monthly will be 51,460 lbs. English.)

Further information can be obtained at the Office of the Health Officer of Bombay, Dhobie Talao.

Tenders will be received up to 11 o'clock on the 11th instant, and should be addressed "To the Municipal Commissioner for the City of Bombay."

A deposit of ten per cent. will be required on the amount of any accepted Tender.

The Municipal Commissioner does not bind himself to accept the lowest or any Tender.

JOHN LUMSDAINE,
Health Officer.
Municipal Commr.'s Office, Public Health Department, 1st September 1868.

GRASS CONTRACT.—TENDERS are invited for the supply of DRY GRASS to the Municipality during the year 1869.

The Grass must be delivered at the different Municipal Stables throughout the town, viz:—

	lbs. daily.
Boree Bunder	3,094
Grass Market	2,992
Grant Road	1,530
Camatteepoora	4,148
Foras Road	1,190
Girgaum	510
Chinchpoogly	374
Mahim	238
Bandora	34
Total	14,110

Tenders may be for the whole amount, or for supply separately to different Stables.

Further information can be obtained at the Office of the Health Officer of Bombay, Dhobie Talao.

Tenders will be received up to 11 o'clock A.M. on the 11th instant, and should be addressed "To the Municipal Commissioner for the City of Bombay."

A deposit of ten per cent. will be required on the amount of any accepted Tender.

The Municipal Commissioner does not bind himself to accept the lowest or any Tender.

JOHN LUMSDAINE,
Health Officer.
Municipal Commr.'s Office, Public Health Department, 1st September 1868.

TENDERS will be received by the Superintendent of Marine up to 1 P.M., on THURSDAY next, the 10th instant, for the conveyance hence to the Andaman's of about One Hundred and Thirty NATIVE CONVICTS, with the usual proportion of Native Guards; also for the conveyance hence to Singapore of Twenty Time-expired Convicts.

Fifty days' Provisions, Water, Firewood, &c., for the whole of the above party and fittings only for the Convicts to the Andamans are to be supplied by the Owners, Agents, or Masters of the Vessels, the provisions to be on Board being subject after shipment to the inspection of and to rejection by the Executive Commissariat Officer at the Presidency.

The Medicines will be provided by the Medical Department, the cost of which is to be borne by the Owners, Agents, or Masters of the Vessel.

Any surplus of Provisions, &c., that may remain on board at the end of the voyage may be handed over to the Authorities at Port Blair, and the cost of the same at the rate at which they were purchased will be repaid by Government to the Owner, Agent, or Master of the Vessel in Bombay, on receipt from the Authorities at Port Blair of a list of the Articles made over to them.

For any inferior issue of Provisions during the Voyage the Owner, Agent, or Master of the Transport shall pay to Government double the price of the Articles (as passed by Survey Committee) which would have otherwise been consumed, the payment to be made before receiving the final modicum of the Passage Money.

One Warder and two Assistant Warders will accompany each gang of not more than 200 Convicts.

The words "Tender for Convicts" should be superscribed on the Cover.

The Agents of Vessels tendering should distinctly state the exact date on which the Vessels will be ready for final survey.

The Superintendent of Marine reserves to himself the right of rejecting any Tender without assigning reasons for so doing.

By order of the Superintendent of Marine,
GEO. INGLE, Secretary.

Superintendent's Office, Bombay, 4th September 1868.

NOTICES.

WARRANTED WATCHES.—All Gold and Silver Watches of every description and size manufactured by us, and fitted with the latest improvements, are warranted to purchasers for the term of 1, 2, or 3 years.

FAVRE, LEUBA & Co.

MUSICAL BOXES.—A new and splendid assortment of these has just been received. Prices very moderate.

FAVRE, LEUBA & Co.

A SUPERIOR WATCH.—The best Silver Watch ever manufactured at the price, Rs. 50 with guarantee for 2 years, can be procured from

FAVRE, LEUBA & Co.

TRAVELLING AND OTHER CLOCKS. —Office and Travelling Clocks with lever and pendulum action. Drawing and Dining Room Clocks with Calendar, Thermometer, Barometer, &c., &c.

FAVRE, LEUBA & Co.

KEYLESS WATCHES.—Possessing an immense advantage over other Watches. These Watches which do not require the troublesome operation of winding up with a Key, thereby preventing the introduction of dust, are most durable and keep a remarkably correct time.

Guarantee accompanying each Watch.

FAVRE, LEUBA & Co.

FAVRE, LEUBA & Co., Bombay and Locle (Switzerland), Watchmakers, Jewellers, Opticians, and Engravers.

Prize Medals obtained at the International Exhibitions of London, Paris, New York, Berai (Switzerland), Oporto, and at the late Akola Exhibition.

REMINGTON'S BUILDING, Elphinstone Circle.

JEWELLERY.—English, French, and German Jewellery.

WATCHES, CLOCKS, JEWELLERY, and MUSICAL BOXES carefully repaired. FAVRE, LEUBA & Co.

AMERICAN CLOCKS., in great variety, A speciality of Lever action 8 days' Clocks. Price Rs. 25. FAVRE, LEUBA & Co.

NOTICE TO CONTRACTORS.—Tenders are hereby invited for the conveyance of about three millions of BRICKS from the Kilns of the Municipal Brick Works at Panwell to any of the Bunders in Bombay.

Tenders, which should only be made on a printed form which may be obtained at this Office, are to be sent in on or before the 16th day of September, to the address of ARTHUR CRAWFORD, Esq., Municipal Commissioner for the City of Bombay.

By order of the Municipal Commissioner,
RUSSEL AITKIN,
Executive Engineer, Municipality.
Apollo House, 4th September 1868.

BOMBAY JOINT STOCK CORPORATION, LIMITED (IN LIQUIDATION).—NOTICE TO DEBTORS AND TO DEFAULTING CONTRIBUTORIES.—The Official Liquidators having obtained leave from SIR JOSEPH ARNOULD, Knight, by an Order dated 29th August 1868, "to sell and dispose of separately, or together, by Public Sale or Private Auction, in such parcels as they shall think fit, all or any of the debts and claims of the said Official Liquidators upon Contributories or other Debtors of the said Corporation upon such terms and conditions as to the said Official Liquidators shall seem meet," NOTICE is hereby given that the undersigned are now prepared to receive offers for the sale of the said Assets of the Corporation, particulars of which may be ascertained on application at the Office of the Liquidators, 24, Rampart Row. Should there be any outstanding claims unsold within one month from this date, a List thereof will then be published, in the Local Newspapers preparatory to a sale by Public Auction.

F. SPENCER, } Official Liquidators.
RAGHOONATH NARAYEN, }
24, Rampart Row, Bombay, 1st September 1868.

NOW READY,

SECOND EDITION OF

THE CODE OF CRIMINAL PROCEDURE,

(Act XXV. of 1862),

Annotated up to date, with numerous Rulings of all the Superior Courts, and with Appendices containing the Laws relating to the trial of European British Subjects, and several important Decisions of High Courts on their Original Jurisdiction; also the Whipping, Evidence, Extradition, and Police Acts, and other Miscellaneous Acts and Rules of Practice relating to the Procedure in Criminal Courts in British India.

N. B.—This Edition contains new Indices and nearly six hundred and fifty Judgments and Orders of the Superior Courts.

By H. T. PRINSEP,
BENGAL CIVIL SERVICE.
Price Rs. 15: or by Post, Rs. 16, cash.

THACKER, VINING, & Co.,.....BOMBAY.
THACKER, SPINK, & Co.,.....CALCUTTA.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY, EQUITY SIDE.

(Late Supreme Court File.)

Bhagurthebaee, widow and administratrix of Moroba Luxmonjee, deceased, Bhugwantrao Morojee and Gunputrao Morojee. } Complainants.

vs.

Succaram Luxmonjee, Hurrichund Luxmonjee, Anundrow Luxmonjee, Dadajee Wassoodew, and Ballajee Wassoodew; Radabaee, widow of the late Wassoodew Luxmonjee; Setaee, widow, Moroba Hurree Trimbuckjee; and Nana Dhackjee—Executrix, and Executors of the last Will and Testament of Rughoonath Luxmonjee, deceased, and Motabhoy Rughoonath. } Defendants.

By Original and Amended Bill.

And

Bhagurthebaee, widow and administratrix of Moroba Luxmonjee, deceased, Bhugwantrao Morojee and Gunputrao Morojee. } Complainants.

vs.

Succaram Luxmonjee, Vishwanath Hurrichund, Anundrao Luxmonjee, Dadajee Wassoodew, and Ballajee Wassoodew; Radabaee, widow of the late Wassoodew Luxmonjee, Seetaee, widow Moroba Hurry Trimbuckjee; and Nana Dhackjee—Executrix and Executors of the last Will and Testament of Rughoonath Luxmonjee, deceased, and Motabhoy Rughoonath. } Defendants.

By order of Revivor.

And

Bhageertheebaee, widow and administratrix of Moroba Luxmonjee, deceased, Bhugwantrao Morojee and Gunputrao Morojee. } Complainants.

vs.

Bhugwantrao Ramchunder and Yeshwantrao Wittojee, the Executors of Succaram Luxmonjee, deceased; Wishwanath Hurrychund, Anundrao Luxmonjee, Dadajee Wassoodew and Ballajee Wassoodew; Radabaee, widow of the late Wassoodew Luxmonjee, Seetaee, widow, surviving Executrix of the last Will and Testament of Rughoonath Luxmonjee, deceased, and Motabhoy Rughoonath. } Defendants.

By re-amended Bill and order of Revivor.

Pursuant to a Decretal Order made in the above suit and bearing date the 25th day of February, One Thousand Eight Hundred and Sixty-four, the following PROPERTY will be sold in two lots by PUBLIC AUCTION, before CHARLES EDWARD FOX, Esquire, the Master in Equity at his Office in the Court House, on WEDNESDAY the Sixteenth day of September, One Thousand Eight Hundred and Sixty-eight, at the hour of three o'clock in the afternoon.

Lot No. 1.

All the estate and interest of Bhageertheebai, widow and administratrix of Moroba Luxmonjee, deceased, Bhugwantrao Morojee, Gunputrao Morojee, Bhugwantrao Ramchunder, and Yeshwantrao Wittojee, the Executors of Succaram Luxmonjee, deceased; Wishwanath Hurrychund, Anundrao Luxmonjee, Dadajee Wassoodew, Ballajee Wassoodew; Radabhaee, widow of the late Wassoodew Luxmonjee, Seetaee, widow, surviving Executrix of the last Will and Testament of Rughoonath Luxmonjee, deceased; and Motabhoy Rughoonath, or any of them, in all that piece of land or ground, together with the messuage, tenement, or dwelling-house standing thereon, situate in the sub-district of Bhoolesh wur, on the east side of Breach Candy Road, otherwise known as Girgaum Road, and assessed by the Collector of Municipal Taxes under No. 604 a d by the Collector of Land Revenue under No. 21, which said premises were formerly occupied by the late Succaram Luxmonjee, deceased, and are now occupied by Anundrao Luxmonjee or his tenants, and containing by admeasurement seven hundred and three and six-ninth square yards or thereabouts, and are bounded as follows:—that is to say, on or towards the east by the property of the late Succaram Luxmonjee, on or towards the west by the said Breach Candy Road, on or towards the north by the property of the late Succaram Luxmonjee, and on or towards the south by the property of the late Succaram Luxmonjee.

Lot No. 2.

All the estate and interest of Bhageertheebai, widow and administratrix of Moroba Luxmonjee, deceased, Bhugwantrao Morojee, Gunputrao Morojee, Bhugwantrao Ramchunder, and Yeshwantrao Wittojee, the Executors of Succaram Luxmonjee, deceased; Wishwanath Hurrychund, Anundrao Luxmonjee, Dadajee Wassoodew, Ballajee Wassoodew; Radabaee, widow of the late Wassoodew Luxmonjee; Seetaee, widow, surviving Executrix of the last Will and Testament of Rughoonath Luxmonjee, deceased, and Motabhoy Rughoonath, or any of them, in all that piece of land or ground, together with the message, tenement, or dwelling-house standing thereon, situate in the sub-district of Fort, on the west side of Cowasjee Patell Street, and assessed by the Collector of Municipal Taxes under No. 5 and by the Collector of Land Revenue under No. 194, which said premises were formerly occupied by the late Succaram Luxmonjee, deceased, and are now occupied by Anundrao Luxmonjee or his tenants, and contain by admeasurement four hundred and ninety-five and seven-ninth square yards or thereabouts, and are bounded as follows:—that is to say, on or towards the east by Cowasjee Patell Street, on or towards the west by the sweepers' passage, on or towards the north by the property of Dhunjeebhoy Jehanghier Davur, and on or towards the south by the property of Ardaseer Cursetjee Dady.

For further particulars and conditions of Sale application may be made at the Office of the Master in Equity, and at the Office of Messrs. MACFARLANE and GREEN, Solicitors for the said Plaintiff's, No. 5 Apollo Street.—Dated this 5th day of August 1868.

CHARLES E. FOX, Master in Equity.

NOTICES.

FORT LIVERY STABLES.—CONVEYANCES of all descriptions to be had at a moment's notice—at any hour, day or night. No. 6, Nesbit Lane, Fort, behind Messrs. Framjee, Sands, & Co.

Terms—CASH.

NOTICE.—The ANNUAL SALES of the ABKAREE and FERRY FARMS, and of the RIGHT of REMOVING SAND from the foreshore, and also a HALF-YEARLY SALE of TOLL FARMS in the Colaba Sub-Collectorate will be held at Alibagh on the 14th September 1868 and the following days.

W. M SALMON,
Acting Sub-Collector.
Colaba, Sub-Collector's Office, Alibagh. 28th Aug. 1868.

TO HOUSEHOLDERS and BACHELORS living in Apartments, &c., &c.—The very recent improvements made by the Engineers to Moule & Co., in their recently patented invention, have now perfected the same, and not only are Moule's Earth Closets beyond the possibility of getting out of order; but *fittings* have been made, and consigned to the undersigned, which can be adapted to any existing accommodation, rendering the same almost as salutary as the adoption of a Closet. No family should be without either an Earth Closet or Set of Fittings. Prices of Closets range from Rs. 95 to Rs. 110, and fittings from Rs. 27.

Apply to GUTHER, PALMER, & Co.

MAZAGON LAND AND RECLAMATION COMPANY (LIMITED).—NOTICE is hereby given that an EXTRAORDINARY GENERAL MEETING of the SHAREHOLDERS will be held in the Registered Office of the Company, in Elphinstone Circle, on TUESDAY, the 15th day of September next, at 3 P.M., for the purpose of electing Auditors for the year ending 30th June 1868, in terms of the Articles of Association.

By order of the Directors,
RITCHIE, STEUART, & Co.,
Secretaries and Treasurers,
Mazagon Land and Reclamation Company, (Ld.)
Bombay, Elphinstone Circle, 29th August 1868.

METAL MART, BOREE BUNDER.—LUBRICATING OIL.—Just received a shipment of this Oil from Young's Patent Parafin Light and Mineral Oil Company.

"Jenning's" Patent Tip-up Lavatory Basins with self-closing Supply Valves.

Suction and Delivery Hose.

Galvanised Corrugated Iron Sheets.

Cast Iron, Wrought Iron, and Lead Pipes.

Steam Engines and Boilers.

Plate, Bar, Angle and T. Iron.

Cast, Sheet, and Blister Steel.

Engineers' and Contractors' Tools.

Ornamental Cast Iron Work, Gates and Railings.

Estimates given for all kinds of Iron Work and Machinery.

17th August 1868. W. NICOL & Co.

OVERLAND PASSENGERS.

GENTLEMEN proceeding Home should procure their requirements at BADHAM'S, the Goods will be found suited to the climate and of the most modern style.

REQUIREMENTS FOR THE VOYAGE.

½	Dozen Silk and Wool Shirts.	1	Scarf Ring.
½	" Linen Collars.	1	Walking Stick.
½	" Under-Vests.	1	Umbrella.
1	" Fine White Cotton Socks.	1	Binocular Glass.
1	" Fine Coloured do.	1	Rug with Strap.
1	" White Cambric Handkerchiefs.	1	Dressing Bag.
1	" Colored do. do.	1	Hand Portmanteau
1	(one) Overland Suit.	2	Overland Trunks.
1	(two) Sleeping Suits.	1	Clothes Bag.
2	(two) Pairs Kid Gloves.	1	Opera Hat.
6	(six) Scarfs and Ties.	1	Travelling Hat.
		1	Courier Bag.
		1	Easy Chair.

Apollo House. BADHAM & Co.

CORRESPONDING FIRM:
BADHAM BROTHERS.

GREAT INDIAN PENINSULA RAILWAY COMPANY.

CALL OF Rs. 21-13-1, OR £2 PER SHARE, UPON THE SHARES OF THIS COMPANY, HAVING ALREADY Rs. 87-4-4, OR £8 PAID, MAKING Rs. 109-1-5, OR £10 PER SHARE, CALLED UP.

NOTICE is hereby given that in pursuance of a Resolution of the Board of Directors, the Proprietors of this Company, holding shares in India upon which Rs. 87-4-4, or £8 per share, have been already called up, are required to PAY a FURTHER CALL of Rs. 21-13-1, or £2 per share (making Rs. 109-1-5, or £10 per share), on or before the 13th day of October next at the "New Bank of Bombay, Limited," and if such Call be not paid on or before the said 13th day of October, the holders of the shares will not be entitled to receive interest upon any portion of their shares so long as such Call shall remain unpaid, but will nevertheless be chargeable with interest upon the arrears at the rate of 5 per cent per annum, and the shares will become liable to forfeiture under the "Companies' Clauses Consolidation Act 1845."

A Circular Letter for the payment of the Call will be forwarded to each shareholder.

The option of paying in full (the remaining Rs. 109-1-5 per share) upon any portion of their shares, is continued to the Shareholders; and a letter authorising the Bankers to receive the payment may be obtained on application at this Office.

WALTER KNOX,
Acting Agent.
Company's Offices, Elphinstone Circle, 19th August 1868.

ALEXANDER GIBSON, Esquire, deceased. —Pursuant to Act XXVIII. of 1866 of the Legislative Council of India, entitled, "The Trustees' and Mortgagees' Powers Act, 1866," NOTICE is hereby given that all persons being Creditors of, or otherwise having Claims upon, or against the Estate of ALEXANDER GIBSON, Esquire, late of Auchenreoch and Chapelton, in the County of Forfar, in Scotland, deceased, who died on the 16th day of January 1867, and Letters of Administration of whose personal Estate and Effects (with extract of his Registered Will and Testament Testamentor annexed) were on the 24th July 1868 granted by the High Court of Judicature at Bombay to GEORGE FOGGO, of Bombay, in the East Indies, Esquire, a member of the Firm of Messieurs FORBES & Co., are required on or before THURSDAY the 10th day of September 1868 to send to Messieurs ACLAND, PRENTIS, and BISHOP, of Bombay, Solicitors of the said Administrator, the particulars of their Claims, upon or against the said Estate, and that at the expiration of such time the Administrator will hand over the whole of the Assets of the said deceased to WILLIAM BAXTER SMITH, residing at No. 13 Apsley Villas, Turckenham, in England, as the accepting Executor named in the said Will of the said deceased, having regard to the Claims of which he shall then have notice. All persons indebted to the said Estate, or having property of the deceased in their hands, are hereby required to pay or account for such debts or property to the said Administrator.—Dated this 30th day of July 1868.

ACLAND, PRENTIS, & BISHOP,
Solicitors, Bombay.

DR. DAVID RITCHIE, deceased.—Pursuant to Act XXVIII. of 1866 of the Legislative Council of India, entitled, "The Trustees' and Mortgagees' Powers Act, 1866," NOTICE is hereby given that all persons being Creditors of, or otherwise having Claims upon, or against the Estate of DAVID RITCHIE, Esquire, Doctor of Medicine, on the Retired List of the Bombay Medical Establishment, and lately residing at Dalgairns, in the County of Fife, North Britain, deceased, who died on the 28th May 1868, and Letters of Administration of whose personal Estate and Effects (with the extract Trust Disposition and Settlement and the Testament Testamentor of the said Trust Disposition and Settlement annexed) were on the 24th July 1868 granted by the High Court of Judicature at Bombay to GEORGE FOGGO and JAMES PERCY LEITH, both of Bombay, British Inhabitants, Esquires, two of the members of the Firm of Messieurs FORBES and Co., are required on or before the 10th day of September 1868 to send to Messieurs ACLAND, PRENTIS, and BISHOP, of Bombay, Solicitors of the said Administrators, the particulars of their Claims upon or against the said Estate, and that at the expiration of such time the Administrators will hand over the whole of the Assets of the said deceased to GEORGE CUNNINGHAM, of the City of Edinburgh, in North Britain, Esquire, Civil Engineer, and ALEXANDER MONCRIEF, of Perth, in North Britain, Esquire, writer to the Signet, as the Executors named in the said Trust Disposition and Settlement or Will of the said deceased, having regard to the Claims of which they shall then have notice. All persons indebted to the said Estate, or having property of the deceased in their hands, are hereby required to pay or account for such debts or property to the said Administrators.—Dated this 30th day of July 1868. ACLAND, PRENTIS, & BISHOP,
Solicitors, Bombay.

SARSAPARILLA.

WILKINSON'S (late BRIDGE'S) Essence or Fluid Extract of red JAMAICA SARSAPARILLA. Prescribed by the Faculty for Purifying the Blood, Debility, Liver Complaints, and freeing the system from the effects of Mercury; exclusively used in India and the Colonies as a prevention to Tropical Diseases.

"Superior preparation that may always be relied upon."
—*Sir Astley Cooper.*

"We are in every respect satisfied with it."—*Lancet.*

"We recommend your Sarsaparilla as the best."—*Medical Review.*

Sold in ½, ¼, and pint bottles.

CAUTION.—Many spurious, worthless, and injurious preparations are offered to the Public; see that both Bottle and Label have the Name and Addresses also Trade Mark—(W in a diamond).

QUINTESSENCE OF JAMAICA GINGER AND CAMOMILE.

WILKINSON'S preparation of Ginger and Camomile has long been deservedly known as an excellent domestic medicine. It is a most efficient Stomachic Tonic and the best remedy for Flatulency and disorders arising from impaired digestion.

It is not effected by Climate.

No European in India or Tropical Countries should be without it.

Sold in ½, ¼, and ½-pint bottles.

AROMATIC TINCTURE OF QUINOIDINE.

For the prevention of Fever, Ague, and effects of Malaria.

An unfailing remedy.

It may be mentioned that those who, during the campaign in the Crimea, daily took a small quantity, passed entirely unharmed through the raking fire of Fever and Dysentery that thinned the ranks around them.

Sold in half and quarter-pint bottles.

Prepared only by THOS. WILKINSON, 270, Regent Street, London.

BOMBAY:—

Wholesale and Retail Agents, TREACHER & Co., Limited, (Medical Hall, Byculla and Fort), Poonah.

And of all the principal Firms in India and the Colonies.

NOT

COMMERCIAL INTELLIGENCE.

SHARE MARKET.

WEDNESDAY AFTERNOON.

Little doing. Market quiet.

DAILY COTTON MARKET REPORT.

BOMBAY, 9TH SEPTEMBER.

				Per Candy.
Joorawuttee, Skotee..	..	New	..	230 to 232
Broach...	..	..	..	233 to 235
Dholleras..	..	..	..	245 to 248
Bhowngur	..	..	..	..
Veeravul..	..	..	..	220 to 225
Vingorla..	..	..	..	232 to 235
Dharwar Sawginned	..	..	..	242 to 245
Khandeish. ..	..	..	..	..
Barsee ..	..	..	..	220 to 225

Ready sales .....150 Candies.
Market dull.

MILITARY.

ARRIVAL.—SEPTEMBER 9.

Bolton, Major, Acting Quarter Master General, on duty, from Kamptee.

DEPARTURES.—SEPTEMBER 9.

Showell, Lieutenant Colonel. Staff, on duty, to Poona.
Becher, Major, 8th Regiment, on leave, to Baroda.
Burd, Major, 10th Regiment, to rejoin, to Malligaum.
Durand, Captain, 10th Regiment, to rejoin, to Malligaum.

SHIPPING.

DAILY FREIGHT REPORT.—9TH SEPTEMBER.

London....	Cotton....	£1 0s. 0d.	Nominal	per ton.
	Seeds	£1 0s. 0d.	do.	do.
Liverpool...	Cotton....	£1 0s. 0d.	to £1 17s. 6d.	do.
	Seeds	£1 0s. 0d.	to £1 8s. 0d.	
Overland..	Cotton....	£4 10s. 0d.	per 40 cubic foot	
China	Cotton.....	Rs. 2 to 3	per bale.	
Mauritius..	Gram	Rs. 0 12 0	per bag.	

DEPARTURES.

Date.	Vessel.	Commander.	Destination.
Sept. 9	Lancashire	Summerson..	Colombo.
	Lord Palmerston..	Fernie	Liverpool.
	Kooria Mooria ..	Pike	Moulmein.
	Ambrose	Connell	Calcutta.

The steamer *Penang*, to Persian Gulf via Kurrachee, began to load yesterday.

REPORTS BY TELEGRAPH.

GWADUR, 8TH, 2-15 P.M.—Mail steamer "Governor Higginson" leaving for Kurrachee.

GALLE, 9TH, 12-30 P.M.—Mail steamer "Columbian" sailed for China at 8-30 A.M.

GALLE, 9TH, 12-37 P.M.—Mail steamer "Bombay" sailed for Australia at 5-30 P.M. yesterday.

LINE REPORT.

KURRACHEE, 9TH, 11-35 A.M.—Cable right to Fao. Turkish line right to Fera. Persian line right to Tabreez. Egyptian line right. Latest dates from Great Britain via Turkey 8th September, via Russia 5th September.

WEATHER REPORTS.

KOLAPORE, 9TH, 12 NOON.—Weather cloudy, wind south-west, thermometer 78.

VINGORLA, 9TH, 10-45 A.M.—Weather cloudy, wind north-east, thermometer 80.

CANARA, 9TH, 9-45 A.M.—Weather fair, wind west, thermometer 80, barometer 30·07. Fall of rain four cents.

CANNANORE, 9TH, 9-10 A.M.—Weather fine and calm, thermometer 78, barometer 30·05. Fall of rain one cent.

TUTICORIN, 9TH, 9 A.M.—Weather fair, wind east, thermometer 85.

COCHIN, 9TH, 9 A.M.—Weather fine, north-westerly winds, thermometer 8·, barometer 30 046, sky cumulus.

GALLE, 9TH, 9 A.M.—Weather cloudy and calm. thermometer 81.

PAMBEN, 9TH, 12 NOON.—Weather fair, wind S., thermometer 88, barometer 29·97.

LATEST DATES BY DAWK OR STEAMER.

ADEN	Aug. 29	MADRAS.....	Sept 3
CALCUTTA.....	Sept. 4	SHANGHAI	Aug. 1
HONGKONG	Aug. 7	SINGAPORE.....	Aug. 15
KURRACHEE	Sept 5	SUEZ	Aug. 24
LONDON (*via Marseilles*)..	Aug. 14		

POSTAL NOTICE,

OVERLAND MAILS.

The Overland Mail, per P. and O. Co.'s steam packet, will be closed on TUESDAY, the 8th Sept. at 2 P.M.; the after-packet at 3 P.M. After-packet letters will not be forwarded unless an 8-anna stamp is affixed to the letter in addition to the postage Registered letters will be received until 1 P.M. The latest hour for posting at the several Branch Post Offices is 1 P.M.

Tuesday....	Sept. 15	Saturday ...	Nov. 14
Saturday ..	„ 26	„	„ 21
„	„ October 3	„	„ 28
„	„ 10	„	„ 5
„	„ 17	„	„ 12
„	„ 24	„	„ 19
„	„ 31	„	„ 26
„	„ 7		

CHINA MAILS.

The Post Office Packets for Ceylon, Penang, Singapore, and Hongkong, per P. and O. Company's steamer will be closed on FRIDAY, the 18th Sept., at 9 A.M. A packet for late letters will be kept open, on payment of the usual fee, until 10 A.M. Registered letters will be received until 6 P.M. of the previous day.

September	18	November	13
October	3	„	27
„	16	December	11
„	30	„	25

AUSTRALIAN MAILS.

October	30	December	25
November	27		

MAILS FOR MAURITIUS.

The Government of Mauritius having terminated their Contract with the Union Steam Ship Company for the conveyance of Mails between Ceylon and Mauritius, and between Mauritius and Natal, letters, &c., for Mauritius will, in future, be forwarded *via* Aden, to be thence conveyed by the French Mail Packets leaving Aden on the 23rd of every month.

The Mails for Mauritius will accordingly be despatched on the following dates :—

October	3	December	12
November	14		

As the communication with the Cape of Good Hope and Natal is also thus cut off, all Correspondence, addressed to those Colonies, will under instructions be sent in the Mail for London.

MAILS FOR KURRACHEE AND PERSIAN GULF.

The British India Steam Navigation Company's Steamers leave Bombay for Kurrachee with the Mails every Monday at noon, proceeding on every alternate week from Kurrachee to the Persian Gulf.

A Mail leaves for Kurrachee twelve hours after the arrival of the English Mail.

DESPATCH OF INLAND MAILS FROM BOMBAY.

	Ordinary Letters and Papers.	After Packet Letters.	At Branch Post Offices.
For Post Towns on the N. E. Line of the G. I. P. Railway, for Khandeish, Malwa, Berar, Central Provinces, Punjab, N. W. Provinces and Bengal	11 A. M.	12 Noon.	10 A. M
Do. on the S. E. Line of the G. I. P. Railway, for Poona, the Deccan, S. M. Country and Madras Presidency. ...	12 Noon.	1 P. M.	11 A. M.
Do. on the S. E. Line of the G. I. P. Railway, as far as Poona, also for Ahmednuggur and Seroor	A. M.		5 P. M. of previous day.
Do. on the B. B. & C. I. Railway, for Guzerat, Kurrachee Scind, Kattiawar and Kutch	6-30 A. M.	7½ A. M.	5 P. M. of previous day.
Do. in Southern Concan, *i. e.* for Penn, Nagotna, Mhar, Khed, Dapoolee, and Ratnagherry.	6 A. M.	.....	5 P. M. of previous day.

Registered Letters and Bhanghy Parcels for despatch by all Mails will be received, except on Sundays, from 7 to 8 A.M., and from 12 noon to 5 P.M.

ADVERTISING AT RAILWAY STATIONS.

The Proprietor of the "BOMBAY GAZETTE" PRESS having leased (among other privileges) from the Great Indian Peninsula Railway Company, and the Bombay, Baroda, and Central India Railway Company, the exclusive right of Advertising at all the Railway Stations belonging to these two Companies, is prepared to contract with parties desirous of posting Notices or Advertisements on the lines.

The announcements may be in English or in any of the Native languages.

The advantages which Railway Stations present as a means of bringing intimations of all kinds before the public have been demonstrated in England by the extensive use which is made by Advertisers, of every station, great and small, along every line in the United Kingdom.

Insurance Companies, Shipping Companies, Hotel Keepers, Merchants, Traders, and others who wish to force their business on the notice of the public, all alike value the privilege of Railway Station Advertising.

There is no reason why the privilege should not be also specially valuable to Advertisers in India. Looking to the great and increasing number of Native Railway passengers on the two trunk lines of Western India, native merchants, traders, &c., (seeing that they have the privilege of advertising in their own language) Advertisers would find the publication of their announcements at Railway Stations a decided means of extending their business.

Placards, according to the taste of Advertisers, may be printed at the *Bombay Gazette* Press.

Advertisers can select the Stations, on either line, at which they wish their Placards posted, and may advertise for any period that may be agreed on. The charges have been fixed on an extremely moderate scale to encourage Advertisers to make a liberal use of the new means now offered of making announcements known to the public.

Terms of Advertising may be learned on application to the Manager, *Bombay Gazette Bombay Gazette*

NEW ADVERTISEMENTS.

FOR MARSEILLES.

THE "NYANZA," 560 tons register, will sail on or about the 25th September. For Freight or Passage apply to

FINLAY, CLARK, & Co.,
Agents for Captain Warwick.

Bombay, 10th September 1868.

FINANCIAL ASSOCIATION OF EUROPE AND INDIA, LIMITED, (IN LIQUIDATION)—NOTICE is hereby given that the GENERAL MEETING of the SHAREHOLDERS of the above Company, which is to be held to-day, is POSTPONED till FURTHER NOTICE.

CURSONDASS VULLUBDASS, Liquidator.

Bombay, 10th September 1868.

FOR SALE, at the Godowns of the undersigned—

Corbonell's Port	.....Rs. 30	per Dozen.
„ Sherry	..... „ 30	„
Delbruck Fils Claret,	St. Julien... „ 13	„
„	„ St. Estephe „ 17	„
„	„ Do. in Wood „ 200	per Barrel.
„ Brandy	..... „ 16	per Dozen.

EWART, LATHAM, & Co.

9th September 1868.

THE GRAND FINANCE COMPANY, LIMITED—(IN LIQUIDATION).—NOTICE is hereby given that owing to the non-attendance of any SHAREHOLDERS, the GENERAL MEETING of the above Company, convened for THIS DAY, stands adjourned to WEDNESDAY next, the 16th instant, at 3 P.M.

ROBERT WALLACE, }
PESTONJEE DADABHOY WADIA, } Liquidators.

Bombay, 9th September 1868.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

In the matter of Act XXVIII. of 1865, and of the Estate of ARDASEER CURSETJEE FURDOONJEE.

NOTICE.—The FINAL ACCOUNTS of this Estate, with the VOUCHERS relating thereto, have THIS DAY been FILED with the PROTHONOTARY of this Hon'ble Court.

G. R. WILSON,
F. A. SPENCER, } Trustees.

Bombay, 5th September 1868.

SEALED TENDERS will be received up to the 20th instant, for SUPPLYING MATERIALS and ERECTING BUILDINGS for STEAM HYDRAULIC COTTON PRESSES at Khandgaum. Particulars can be obtained at the Offices of the undersigned, who do not bind themselves to accept the lowest or any Tender.

JULES SIEGFRIED & Co.,
Elphinstone Circle.

Bombay, 9th September 1868.

GREAT INDIAN PENINSULA RAILWAY.

ADDITIONAL TRAINS FOR BANDORA FEAST.

On SUNDAY next, the 13th instant, the following EXTRA TRAINS will be run, in addition to the Ordinary Trains, between Bombay and Mahim, calling at Byculla and Dadur Stations :—

Down Trains.	A.M.	P.M.	P.M.	Up Trains.	NOON	P.M.	P.M.
Bombay Dep...	11 10	5 0	8 20	Mahim Dep...	12 20	3 40	7 0
Mahim Arrl....	11 50	5 40	9 0	Bombay Arrl..	1 0	4 20	7 40

W. KNOX,
General Traffic Manager.

Bombay, 9th September 1868.

NOTICE TO THE CONSIGNEES OF CARGO PER BARQUE "CARN TUAL," OF BELFAST.—NOTICE is hereby given of the arrival in this Harbour of the Ship "OMAR PACHA," Captain J. BULLOCK, with a considerable portion of the Cargo of the "CARN TUAL," from Liverpool, which Vessel has been sold at Mauritius, where she put in disunasted, after encountering a Hurricane, and was stranded there.

The Consignees of Cargo per "Carn Tual" are therefore requested to pay the Freight on Goods arrived, due here as per original Bill of Lading, and on the Goods, Freight paid in England, to pay the Forwarding Freight per "Omar Pacha," and further to sign an Average Agreement with respect to the General Average per "Carn Tual," and to pay a deposit of twenty-five per cent. on the value of the Cargo, to be held as Security for the payment of the proportion of General Average and expenses for which the Cargo is liable.

On the receipt of the Freight and the Deposit aforesaid, and after execution of the Average Agreement, the holders of Bills of Lading of Cargo per "Carn Tual," will receive Delivery Orders for the Cargo per "Omar Pacha," which must be taken delivery of within three days, as per special clause in the Bill of Lading, otherwise it will be landed by the Agent of the former Owner of the "Carn Tual," Mr. Merwanjee Nusserwanjee, at the risk and expense of the respective Consignees of Cargo.

The Freight Agreement in the Bill of Lading, per "Omar Pacha," can be inspected, as well as the Average Agreement, and the latter can be executed, and the deposit paid at the Office of Mr. T. LIDBETTER, Average Adjuster, Rampart Row, who will receive the said Deposits on the Cargo, grant receipts for the same, and give all information required on the subject.

THOMAS LIDBETTER,
Average Adjuster.

Bombay, 9th September 1868.

The Bombay Gazette

THURSDAY, SEPTEMBER 10, 1868.

THE present aspect of the North-West frontier has not inaptly been described by the word "pause." The first outbreak in Agror, in itself merely a symptom of extended agitation, was so promptly met by the rapid concentration of troops, that we can well imagine the turbulent hill men to be somewhat alarmed at the probable effects of their impetuous foray. But, although an interval of rest has followed the swift advance of our troops, there is no ground for assuming that the drama has reached its climax. The first move of the marauders has been checked, nothing more, for it is not to be supposed that, having such ample experience of frontier practices the Viceroy will, like the King of France, merely march up a hill and come down again. In many parts of India, far removed from the Indus, our proceedings are watched with eager anxiety, and hopes will be raised or depressed, ambitions inflamed or damped, in proportion to the vigour and rigour displayed along the whole line, wherever hostility betrays itself, from Kagan to the Murree hills. Nay, tribes and states beyond the frontier, and even beyond the mountains, will be influenced by the course now adopted; and we have no doubt the Government is fully aware of the responsibility involved in the exigencies of the moment. Even Russia will draw her inferences from our conduct, and Persia will venture on an estimate of her chances, assuming that she indulges in any dream of encroachment.

The real peril now incurred arises from what we may call the policy of impatience, so strenuously advocated in Bengal, and the tendency to be guided by doctrinaire views based more upon verbal reasoning than the logic of facts. That political action can never be solidly grounded upon logic, may sound like a paradox, but it is an assertion backed up by the history of the world. Politics has been admirably defined as the science of exigencies, and he is the solid and successful statesman, who, knowing the real nature of a given exigency, applies an appropriate and efficacious remedy. But there are signs that many influential persons are disposed to treat the whole of the North West frontier question, and the Russian difficulty intimately related to it, not in accordance with the demands of fact, but of a preconceived system. As one party, with very limited perceptions of military and political probabilities, talks scornfully of the "Russian phantom," so another party, whose broader outlook is distorted by impatience, insists that safety can alone be found in a fresh application, on a considerable and very perilous scale, of the sacred annexionist principles bequeathed to them by Lord Dalhousie. Whether they have to prescribe for a native state temporarily in the hands of a bad ruler, or frontier savages, excited by fanatics and inflamed by love of riot and plunder, the sovereign panacea is always the same. They would annex the native state, and enlarge the frontier. No remedy less heroic than the extinction of the first, and the thrusting forward of the second, has in their eyes any claims to consideration. Like Lord Stafford and the French Jacobins—extremes so frequently meet—they see no line of conduct except that expressed in the famous motto "Thorough." But statesmen, save when national existence is at stake, must use milder means, conducive to more enduring ends; and, in dealing with the present difficulties brought about by the hill tribes, as well as in preparing for any possible struggle with Russia, our rulers ought to be especially on their guard against an over-reaching policy. We need not annex except for immediate defensive purposes—it would be reasonable for instance to run a line from Peshawur to the westward of Kohat—and a grave blunder will be made if those who advocate a fortified line from Candahar to Cabul should prevail. An extension of frontier on any great scale would only bring fresh difficulties of a like kind, so that we should merely exchange evils we have for evils not yet experienced. Frontier policy, hitherto, has not been unsuccessful in restraining the tribes. Applied over a period of years with patience, vigour and skill, it would probably reduce our restless neighbours to habits of comparative peacefulness and regularity. Moreover, a disturbed frontier is not without its uses, since it keeps part of the army employed, and furnishes a school, both of politics and arms. We need not say that this journal has any finicking dread or even morbid dislike of annexation. To promote and secure imperial interests we would annex until our flag waved on the shores of the Levant. It is because imperial interests are better secured by a moderate, prudent, and firm policy that we are adverse to the demands for further territorial acquisitions. Extended empire is often only another name for weakness and decay.

It is a different thing altogether to make our present admirable frontier reasonably secure. At present armed demonstration is confined to the North West, but of course the watchfulness of Government is not restricted to that quarter alone. More or less, there is reason to believe the whole line of the Trans-Indus is disturbed, and we should not be surprised to learn that some addition will be made to the 6,000 troops who are now posted in Sind. The recent advances of Persia in Seistan, the anarchy in Afghanistan, the effect of Russian movements towards Bokhara and the Oxus, the ferment throughout the Suliman range and in the mountains overhanging the Upper Indus, render it desirable that Sind should not be neglected. It is quite incredible that the Bombay Government should be at all likely to make light of the possible interruption of quiet in that quarter, and we may be sure that, if it be necessary, Government will not hesitate to rival in energy the proceedings in the Punjab. Forewarned is forearmed.

SWARGA: SIR GEORGE WINGATE AND THE SURVEY ACT.

DOUBTLESS some of the readers of the *Bombay Gazette* will remember my impressions of a city called Swarga which I beheld in a dream. Dreams, like other things, repeat themselves; and it so happenend that my bemused senses lately took up the thread of imagination where they had dropped it before. I was again in Swarga among the old Indian connection discussing the old familiar subjects. A number of us had ascended the pagoda, where Mountstuart Elphinstone, the most farseeing of Indian statesmen, usually dwelt among his durbins and cameras. It was the hour when that part of the distant planet Earth, which comprises the Bombay Presidency, came under the line of vision, and a group of us had been gazing on the villages of the Indapur Talooka of Poona Zillah in order to ascertain whether Sir George Wingate's settlement, which had drawn to its close, had augmented the wealth of the people and brought waste land into thriving cultivation or not. Sir George, who had lately been welcomed amongus with much rejoicing and great tumashas, was standing by pointing with pride to the many new buildings, temples, roads, tanks and dhurmsalas which had been made since his survey was begun, and contrasting the old state of barren wilderness with the flourishing crops and well-tilled fields which our delighted eyes saw through the telescope. We all belonged to that set of civilians and military officers, who liked the people and worked for the love of them. All of us had heartily despised and pooh-poohed innovations; and looked upon a good revenue bumbobast, as of more real good to the natives than a whole army of Puntojis and Padris. So the view, which would have wearied many men, filled us with delight, and we prolonged our gaze, changing from one village to another, as we beheld the wonders which our Bombay Revenue Survey had wrought. At length we came upon a sight which even Sir George Wingate himself was unable to explain. It was that sweet hour of prime

"When dayspring's light first crowns each height,
And tips the diamond dew."

The newly-risen sun was beaming over the Deccan, lighting up the bare stony hills with a mellow tinge, and revealing the obscure grandeur of the ruined forts that crowned their peaks. The fresh fields were shining with the dew, and here and there the white mists rolling away opened up the ravines and nullahs. A village Punchayet was assembling under a mango tope on the outskirts of the houses. Soon after we saw a weazened-faced Brahmin karkoon ride up on a Deccanee tattoo, with two or three sepoys in the rear. The ryots having saluted him with the usual "ashirvad" or "sashtangam," began their business. The karkoon brought out a bundle of papers, and the patel and kulkurnee helped him to compare them with Blane's forms. So far all had taken place in an orderly manner. But in a few minutes, the talk changed to earnest remonstrance and stormy debate. Although Swarga is many crores of leagues from this planet, our immortal faculties seemed unconditioned by space or atmosphere, and we had no difficulty in understanding the reason of the "takrar." It seemed that four separate owners, Rawjee, Bhima, Rama and Tukaram had had their lands clumped together in one survey number. Tukaram had died leaving his quarter of the field to his three sons, who soon after quarrelled. One of them, Ninga, had sued his two brothers in the Civil Court for his third part of this quarter share, namely for a twelfth part of the whole survey number, and had got it awarded by the Moonsiff, the Zillah Judge and the High Court in Special Appeal. The karkoon had come to deliver possession. But finding that the twelfth part of the field could not be given without dividing the Survey Number, he had told them that the decree of the Court could not be executed as they expected, but that the whole number must be sold by auction. Ninga was objecting in a loud and savage voice that he had won his case in three Courts; that he had sued for his share of the ancestral land, and not for cash rupees; that he had been at great expense, and had been made to register the three decrees which would be useless unless the land itself were given. But the most petiable sight was the surprise, grief and despair of the three elder men, Rawjee, Bhima, and Rama and their children and dependants. These families had held the land as Meerasdars long before the fall of the Peishwa, and had paid assessment to the British Sirkar ever since the taking of Poona. When the new survey had been brought in by Wingate Saheb, they recollected him addressing the ryots under this very mango tope, where his tents were then pitched, telling them that his measurements would in no way injure, but confirm their title, and that his entries of Khatedars in the village books would not interfere with the rights of other persons such as heirs, co-parceners, widows and mortgages under the Hindu Shastre, which the people knew and loved. So they had agreed that the four pieces of land should be made into one number. But Wingate Saheb had never told them that the consequence would be that they would all be liable to have their land sold because the children of one of the four could not agree. "Alas! alas!" they cried with tears "the Sirkar is worse than the Moglai! we are like fishes caught in a basket. Wingate Saheb has been trapping us wretched and ignorant ryots. Why should our lands be sold, because Tukaram's children quarrel? We have manured the ground, dug a well between us, and built a cattle-shed, but they will all be bought by a stranger. None of us have enough money to buy in the whole field: we, unwitting of zulm, have spent all our capital on improvements." "Ah," replied the karkoon with a grin, "in what Jatra can a Mahratta buy 'akal?' Don't you know that the new Sahebs are as fickle as women, and their minds shift and change like the weather of the rains? Wingate Saheb went away ten years ago, and his enemies have come into power and of course reverse his bundobast. Many men, many minds. There is no hope in this all. The hundred years of the Company are over, and the Desh is now entering on calamity." The karkoon then trotted away, his sepoys running behind him. The miserable owners began to give free vent to their grief. They had been overtaken by inexorable fate. Henceforth their quiet, happy lives would be dreary and uncertain. Their respect would go with their land: like Othello, they would be without occupation The wife would no more carry her husband's dinner to the field: the old mother would always lament their fall from the class of landowners. At length, their grumbling ended, and taking a fond, regretful look at the field, they went homeward in sullen resignation.

Such a scene naturally excited strong feelings in our minds in Swarga. It was as if that charming retreat for old Indians had come under an eclipse of the sun. Sir George Wingate, who had snorted with rage like a Pegu pony at every mention of his name in the dialogue I have described, turned round, and asked every one of us what change had been made in the system which he and Goldsmid had set going with so much care and success. We could only reply that we fancied it was the result of some humbug or mistake on the part of the Legislative Council, as we had heard that Sir John Lawrence had great trouble in finding people fit to make laws, and we thought this difficulty must be greater in Bombay than in Calcutta. Sir George then enquired lustily whether any member of that Council had got into Swarga lately whom he could call: to which Sir Charles Jackson answered that he had passed the European gate only a day or two before, and had seen Rhadamanthus, the dwipal and kazi, refuse admission to two or three of them as they could not clearly explain their behaviour in the old Bank of Bombay. Mountstuart Elphinstone then sent a puttewala to make enquires, who came back after a while with a former member of Council. We described the curious scene we had witnessed in the Indapoor Talooka, and asked him whether he could account for it. "Oh yes," he said, "I had a hand in it myself. We passed an Act to improve on your survey." "To improve on my survey?" said Sir George, what the devil induced you to do that? Had my joint rules about the division of Numbers failed? Had experience of them induced you to alter them?" "Not at all," replied the former councillor, "experience was all in their favour: the survey had been a complete success, had worked well with the judicial system of the country, and was much praised by Sir Bartle Frere himself when he left India." "Well," questioned Sir George, "but if you had no experience of the rules having failed, why did you make innovations on them?" "We had theoretical reasons." "Yes, but do you mean to say that, being a Member of Council, you preferred theoretical reasoning to experience?" The member then answered with a smirk. "Yes, we did so constantly. If we had not made laws, the Legislative Council would have been useless. And as experience was all against making laws, we were obliged to hang our small ideas upon theories." "What was your theory in this particular affair?" "We opined that without a restrictive provision, obliging the Courts to sell the whole number as S 45 of our Act I. of 1865, the minute subdivision of land would occasion inconvenience." "Had it done so during the thirty years of my settlement?" "No—hardly one single Collector had made any complaint about it, but we relied on the Hindu Law of Partition occasioning inconvenience." "Yet you say it never did, and were you not aware of any checks on subdivision in the Hindu law itself? The sons are not bound to divide and often remain united for generations. A divided brother dies without children and his land returns to the original stock. Cousins often marry, and thus unite their estates." The councillor answered "We never thought of these things, none of us knew anything about Hindu Law. How can you expect Bombay merchants and Parsees, who are amateurs in legislation, to take notice of juridical matters?" Sir George with a severe face then said—"Did you never discuss such matters in the debate? Did none of you know that, besides these checks of the Hindu Law on minute subdivision, which I had fully considered, I had introduced others into my joint rules; For instance, if one of several hissedars dies without heirs, or relinquishes his land, the other sharers of the Number get it offered for nothing, whereas it would fetch a good sum if put up to auction. It is worth their while to take it and so enlarge the property, even if only to sell it again." The reply was that the Council had never once debated the matter, but passed the queer little section silently, without criticism and in complete ignorance of the real bearing of the Hindu Law or the Joint Rules on the economical danger they feared. Then Sir George Wingate uplifted his voice and wept for the people of India, as he saw that the oppressors had power, and the people suffered, and there was none to help them. He subsequently explained to the remorseful councillor how the series of periodical confiscations which the section caused would prevent all development of the resources of the land by capital: how the difficulty arose whenever a single owner had children, who each had a right to divide the Number at Hindu Law, and how even the preamble of the new Act stated that it did not alter but confirm that law. He said that this section, by preventing partition, abrogated that law, and was a plain breach of faith. He unfolded the past history of the district, showing how the Peishwa and all the old native Governments had enforced partition whenever decreed, and urged that we ought not to fail where they had been successful. The Member of Council having heard all these arguments in the clear air of Swarga, became convinced, and solicited and obtained leave to repass the portal of the city, in order to return to Bombay and try to induce Sir Seymour Fitzgerald to repeal the evil innovation. Q. E. D.

YESTERDAY forenoon the last public sitting of the Bombay Bank Commission in Bombay was held in the Darbar Room. Mr. John Stuart, liquidator of the old Bank of Bombay; Mr. M. Balfour, secretary and treasurer of the new Bank; and Mr. C. E. Chapman, lately a Government director of the old Bank, had been furnished with a list of interrogatories, to which they stated their answers. The interrogatories were chiefly directed to the question how the interests of the Government in the bank might be looked after—whether by Government directors, one Government director, a Government auditor, or by a Government inspector. Enquiries were also made as to the suitability of the present financial arrangements between the Government and the Bank, and several other interesting questions were touched on; and the opinions of the gentlemen mentioned above, all of them men of great experience regarding the important matters referred to, will no doubt be read with much interest. A full report of the proceedings appears in this issue. At the rising of the Commission, the President (Sir Charles Jackson) intimated that the Commissioners would proceed to England by the mail steamer leaving on the 26th, there to re-open the enquiry, and that should any one wish to be examined before that time he should let the Commissioners know, and they would appoint a day specially for hearing him. We may state here that the Commissioners have had a few copies of the evidence taken in Bombay printed for private use, and that the intention is to print all the evidence as well as their report in the Blue Book, which will probably be ready for presentation to Government in January next.

THE "Gazette of India" in an "extraordinary," dated the 2nd instant, published the following notification:—"A vacancy existing in the office of an Ordinary Member of the Council of the Governor General, in consequence of the absence on leave of Major General the Hon'ble Sir H. M. Durand, C.B., K.C.S.I., His Excellency the Viceroy and Governor General of India in Council has been pleased, under the provisions of the 24th and 25th Vic., Cap. 67, to appoint Colonel Henry Wylie Norman, C.B., of Her Majesty's Military Service, to be a temporary Member of the said Council of the Governor General of India, and the said Colonel Henry Wylie Norman, C.B., has accordingly this day taken the oaths and his seat in the said Council under the usual salute."

THE "Sindian" of the 2nd states that the Hydrabad water supply scheme has been approved of by Government, and that the amount necessary for carrying out the work will be provided for in the next Hydrabad Municipal Budget.

THE Commissioner in Sind, on the application of the Chaplain of the Church of Scotland at Kurrachee, recommended lately a further grant-in-aid of Rs. 6,000, being a moiety of the outlay required to complete the new Presbyterian Church at Kurrachee, on the condition that a similar sum should be supplied by private contributions, making a total grant by Government of Rs. 31,000. Government, however, have expressed their "regret that they cannot make any further grant for this church."

WE learn from the "Mofussilite" of the 5th that there is very little prospect of the Punjab and Delhi line of railway being opened before January next. Although it is probable that the Viceroy and party may "open the line" from Umballa to Delhi in November next, still it will not be open for general traffic and passengers by that date. The works above Meerut are progressing and far advanced towards completion. The traffic on the Meerut section is advancing, and the "through booking" much appreciated. Ice is now conveyed daily between Allahabad and Meerut.

THE Maharana of Oodeypore, having expressed a desire to serve in the Legislative Council of the Viceroy, seems to have reckoned without his Durbar and family priests. The high officials of the state and the Pundits offered a determined and strenuous opposition to the views of the Chief. They represented that his ancestors had invariably refused to proceed down country, or to assume new duties, and clenched this argument by declaring the family custom of the Rajah prohibited his adopting new rules, unless indeed he wished to prove a traitor to his high descent, and still higher position amongst Hindoo princes.—*Englishman, Sept. 4.*

SOME months ago five prisoners were found guilty of dacoity and sentenced to five years' rigorous imprisonment by the Acting Session Judge, Bellary. But after the special inquiry made in accordance with the directions of Government, dated 6th May 1868, His Excellency the Governor in Council sees reason to doubt the identity of the prisoners convicted with the parties guilty of the dacoity in question, and has resolved, under section 54 of the Code of Criminal Procedure, to remit the sentences passed on the prisoners and to direct their release.—*Madras Times, Sept. 3.*

ON hearing that the pensioners who accompanied the 12th Regiment Madras Native Infantry were by an order of Government allowed to draw rice compensation whilst the regiment was serving in the Bombay Presidency, the officer commanding the 1st Regiment Light Cavalry, requested sanction for the same indulgence for the pensioners who accompanied his own regiment to the Bombay Presidency under the same circumstances as those of the 12th Regiment Madras Native Infantry. The Governor in Council has specially sanctioned the payment of rice money to the pensioners permitted to reside with the 1st Regiment Light Cavalry during the period the regiment is serving in Bombay.—*Madras Athenæum, Sept. 2.*

A CORRESPONDENT of the "Madras Times," writing from Cochin on the 30th ultimo, says—"Thanks to Lord Napier to whom the credit is due, the harbour is in a fair way of being saved, and the town also, besides what is left of the island of Vypeen. Lord Napier saw the danger and acted with the greatest promptitude. Had his Lordship not come here when he did, it is impossible to say what would have been the consequence, for the officials of the D. P. W. did not seem to see the danger. Captain Castor, as you know, was entrusted by Lord Napier with the work of restraining old Neptune, the D.P.W. being very properly ignored, and he has fully justified Lord Napier's preference, for the work has been done so far in a business-like manner, and that too during the prevalence of the S. W. Monsoon. There is much to be done yet, and I am sanguine that Lord Napier will have it done, and that well and thoroughly. *Trade* is reviving a little; there are 3 ships, 1,600 tons aggregate tonnage in the harbour, loading for London, a circumstance unknown before in the annals of Cochin, at so very early a date of the season. As to the railway nothing is definite as yet, but I believe there is no doubt, that we are to have a branch, from the Madras Railway, down to Ernacollum. I am happy to say that the growing crops all around are looking splendidly."

BANKERS AND THEIR FUNCTIONS IN BOMBAY!

TO THE EDITOR OF THE "BOMBAY GAZETTE."

SIR,—The subject indicated by the above title, and on one aspect of which I addressed you last week, is one of so much practical prospective importance for Bombay, that I venture once more to take up my parable. It requires some hardihood to do this after the "dressing" which the editor of your contemporary may fancy he has given me; but let us leave him to go sounding on in his perilous way in the vain attempt to induce "the banks of this Island to discount freely promissory notes collaterally secured by the deposit of shares." Although my antagonist avers "the absurdity" of my position "may be seen even by a child," there are none of your adult readers so childish as to think that the position recently assumed by the "Times" is proved to be a sound one, by the editor having written me down "a noodle" four or five times, nor are his own readers likely to be conciliated by being by implication classed as denizens of "noodledom." I, therefore, take hearty grace and ask you to allow me to restate and define the limitations of my proposition—that banking capital (whether shareholders capital, or deposits,) should be used mainly for current commercial transactions, and that any deviation of this floating capital to purposes of investment—*i.e.*, as the "Times" recommends, advances on a property depressed and unsaleable by way of "discount of promissory notes collaterally secured by shares"—would inevitably bring some banks into difficulties, and would cripple all of them in carrying out their proper functions of maintaining trade and mercantile operations. Neither the apprehension of this position nor, as I think, the acceptance of it requires one either to be "drunk overnight," or to have "a splitting headache in the morning," and so clearly is its correctness and importance understood in Bombay, that it would be waste of time to argue the point. Every one—always excepting "noodles"—understands that for several weeks, ending in this month, a large portion of the banking and other floating capital of Bombay must lie idle, or be used only for some strictly temporary purpose; but it is equally well understood that all such capital will be needed within a few months in order to transact our trade with the Mofussil on one hand and our trade with Europe on the other. If then our bankers were to take the advice now-a-days thrust on them by your contemporary, it "may be seen even by a child" that when their cash is in due course wanted for its legitimate purposes, it would have to be sought up from the holders of "promissory notes collaterally secured by shares," who in turn will have to fall back upon the liquidation of "all descriptions of property depressed and unsaleable." True, such property may in the meantime have risen in nominal value in virtue of having been artificially hoisted up by contemporary's free distribution of banking capital—including that of the Banks of Bombay and Bengal which are, of course, to compete keenly in this gilded finance scheme—but that rise in price, having been gained by the diversion of floating capital out of its proper channel, will again be lost when the banks recall their money, as they must do, for their own legitimate purposes, the cashing of hoondies, and the discounting of document and other genuine mercantile bills. Where then, will be the owners of "property depressed and unsaleable" and the holders of "promissory notes collaterally secured by shares?" They will be in the same leaky boat together as they have been before, and "the banking reserves of the place" will be exposed to imminent peril, "locked up" or lessened in amount just at the time when regular trade stands in need of every rupee.

But whilst I maintain as a matter of strict financial principle, that the funds held by bankers, being of the nature of floating capital, scrupulously preserved for mercantile purposes only, my chivalrous and polite antagonist of the "Times" might have seen that, "noodle" though I be, I am quite as strongly in favour as he is of "property depressed and unsaleable" having capital directed towards it, so that shareholders in spinning and weaving mills, in wharves and presses, may be enabled to use, by paying for it, a considerable portion of their invested funds in productive industry or in current trade.

We differ only, but we differ entirely, as to the sources from whence, and the methods by which, this capital is to be obtained. I say that neither the customers on one hand, nor the proprietors and depositors of banks on the other, can spare their (floating) capital for these purposes of investment, and as all practical men know it is as a rule idle to speak of "promissory notes collaterally secured by the deposit of shares, being paid at maturity." There is nothing arising out of the transaction itself, as there is in the case of discounting a genuine mercantile bill, to enable the borrower on a promissory note representing an investment to repay the loan at maturity. So far as the transaction itself is considered alone, he must sell his shares before he can repay the loan. If by trading in the three or six months he has made

LATEST TELEGRAMS.

[BY INDIAN TELEGRAPH.]

MADRAS, 9TH SEPTEMBER.

Govt. Securities. { Five and a half 14½ premium. Fives, 9½ premium. Fours, 5 discount.

Document Bills, 1s 11¼d.
Dead weight, nominal.
Light freight, £3.
Cotton, £2-10 to £2-12-6.
Interest on Loans, 4½ per cent.
Money Market not quite so easy.
40 inches Grey Shirtings, 7 lbs., Rs. 5-7 to Rs. 5-8.
No. 40s Mule Twist, good seconds, per bundle, Rs. 3-6.
Shipments of Cotton for week ending 5th September 10,224 cwts.

BOMBAY BANK COMMISSION.

TWENTY-FOURTH DAY: WEDNESDAY, SEPTEMBER 9.

TO-DAY no witnesses were called to give evidence as to transactions. Mr. John Stuart, liquidator of the Old Bank of Bombay; Mr. Mackintosh Balfour, secretary and treasurer of the New Bank of Bombay; and Mr. Chapman, late a Government director of the Old Bank, had been furnished with written copies of the following interrogatories, which were read by the President, and to which they gave the answers reported below. It will be noticed that from the nature of some of the answers it was unnecessary to put several of the questions.

QUESTIONS.

1. What is your employment, and how long have you been employed as secretary to a Bank?

2. Are you acquainted with the working of the system of Government directors?

3. Were the Government directors of the Bank of Bombay liable to be often changed in consequence of promotion, resignation, and death, and the necessity for their attendance on the Governor when absent from Bombay, and when temporarily changed for a like purpose was another Government director appointed to act in their place?

4. Were such changes beneficial to the bank?

5. Do you see any objection to the system of Government directors?

6. Are Government directors in general competent to detect any glaring violation of the Bank Charter of agreement with Government and to count the cash balances, and if such or other similar duties be all that is required of them, the present system is cheap and effectual?

7. Are the Government directors, as a general rule, men of banking experience, or are they competent, or have they the time, with reference to their other duties, to examine with care or audit the accounts, to decide on the propriety of applications for discounts, cash credits, or loans, or for the renewal of the same, or to decide on questions of account in the form of mercantile documents or negociable or other securities, or the assignment thereof, or generally to superintend the management of the bank?

8. Whether if such knowledge be required of them by the Government, or they be required to discharge such duties, it would not be better to appoint as Government director one person, either an officer in the service of Government whose time should be exclusively devoted to the business of the bank, and who would not be likely to be promoted soon, or a person brought up in a banking establishment and acquainted with banking business and competent to discharge such important duties, paying him well for the same?

9. Would it be probable that such Government director would interfere too much with the secretary and prevent the harmonious working of the bank?

10. Might not such inharmonious working be practically obviated by restricting the duty of the Government director to the power of remonstrating with the directors of daily committee and to reporting privately and confidently to the Government, or can you suggest any other means by which the business of the Bank might harmoniously be carried on?

11. Would you prefer the appointment of a Government auditor to a Government director, such Government auditor having full power once every three months to count the cash balances, examine and audit the accounts, enquire into the propriety of all discounts, cash credits, or loans granted, and all renewals of the same, and the amounts actually outstanding in respect thereof, and to examine the securities deposited with the bank, and ascertain whether they are in accordance with the provisions of the proposed Charter Act and to enquire into the general management of the bank, and to report fully on the same?

12. Whether an Auditor is not more liable to be deceived, and have transactions concealed from him, than a Government director present every day in the bank, with full power to enquire into all the current business?

13. Whether the appointment of any auditor is not open to the objection that he can only point out errors actually committed, and cannot prevent the commission of such errors?

14. Would not the appointment of a competent Government inspector, with full power to visit the bank daily and inspect the books and accounts, and ascertain by enquiry or otherwise the nature of the business transacted, and to report thereon privately to the directors and the Government, but without any power to sit at the board or act as director, be better than the appointment of a Government auditor or director?

15. Would not the power of such Government inspector to inspect and audit the business and accounts daily obviate to some extent the objections raised to the appointment of an auditor, and would not his exclusion from the board tend to prevent discord and confusion in the management of the bank, such as might arise from the employment of a Government director with no other business to attend to than the superintendence of such bank?

16. If you see any objection to the appointment of such an inspector, state the same.

17. If you do not approve of the appointment of a Government director or auditor or inspector, can you suggest any other mode by which the interests of Government in the bank may be secured without unduly interfering with the bank authorities in the successful management of the bank?

18. Assuming that the Government will henceforth object to entrust great powers to any secretary of a Bank in Bombay, do you see any practical objection to the working of the bye-law, now shown you, marked?

19. Can you suggest any other bye-laws calculated to secure the Government from loss if they should continue their connection with a Government Bank in Bombay.

20. Should alterations of the bye-laws be submitted to Government for approval?

21. Are the financial arrangements now existing between Government and the Government Banks satisfactory, or in what particulars are they otherwise?

22. What, if anything, is required to render the financial relations between the Government and the new Bank of Bombay satisfactory?

23. Are you of opinion that the Government of India, or the Government of Bombay, or both of these Governments, should be responsible for the appointment of a Government director (or inspector or auditor, as the case may be), and should the reports of the Government directors be sent to both of these Governments, or one, and which of them?

Mr. John Stuart, liquidator of the Bank of Bombay, was first called. On Mr. Stuart entering the witness box,

The President said—You have been previously examined on oath, but you must not consider yourself on oath now, as we are not now proceeding under Act 17 of 1868, though it is the same thing.

ANSWERS OF MR. JOHN STUART.

1. I am at present liquidator to the Bank of Bombay. In 1840 I was appointed accountant to the bank, and in 1842 promoted to be secretary and treasurer. I resigned in 1860, and was re-appointed in December 1865, and continued to hold the appointment till the bank went into liquidation in January last.

2. Yes, I have had upwards of twenty years experience of it.

3. Previous to 1860 the changes amongst the Government directors were not so frequent as they appear to have been latterly. There was always some one appointed to act during their temporary absence from Bombay.

4. No, I do not think so.

5. I am in favour of the system of three Government directors. I frequently experienced the benefit of having the advantage of the general knowledge of the financial officers of Government at the board meetings on any questions of the general policy of the bank.

6. Yes, I believe the Government directors to be perfectly competent to do all this.

7. The Government directors may not have practical knowledge in banking, but they are generally men of considerable experience in the financial department of Government; and with their other duties may not have time to examine into the means and standing of all persons applying for advances. They must be guided in this in a great measure by the opinions of the commercial directors, but on all questions, except that of commercial credit, they are equally competent to form an opinion on the business usually submitted to the board at their weekly meetings.

8. As long as the Government continue shareholders in these banks, I think the system of three Government directors preferable to the appointment of *one*, but if it is intended to limit the number to one specially qualified for the duty, I think it would be better that he should be an officer in the service of Government. I fear the appointment of a person brought up in a banking establishment, however competent, would not work harmoniously with the executive of the bank.

9. This would depend in a great measure on the character of the Government director and the responsibility imposed on him by Government. I do not think there would be much risk of their not working harmoniously together.

10. Yes, this would prevent an open rupture with the bank and the Government directors, and give time for explanation. I do not think it likely that the Government director would be long in opposition to the other directors.

11. I would prefer the appointment of one auditor with the power stated to that of one Government director. The auditor, however, should be required to visit the bank much more frequently than every three months.

12. All the books, documents, and correspondence should be open for the inspection of the auditor, and I do not think that he would be more liable to be imposed upon than a Government director present every day.

13. Yes, but as the directors are personally interested in the prosperity of the bank and aware that their transactions will be open to the inspection of the auditor they will be careful to avoid errors. As a general rule banks are not ruined by one error, but by a series of errors.

14. I do not see that there is much difference between the duties required of a Government auditor and a Government inspector; both should have access at all times to the books and accounts of the bank, to examine and report to the directors and the Government any business that may appear to call for special notice. I have already stated that I prefer the arrangement of an auditor to that of one Government director, and the auditor may be called inspector.

15. Yes, I think the appointment of a Government inspector would be an improvement on the plan of one Government director only. The duties of Government auditor and Government inspector are very much the same, merely to keep Government informed of the position of the bank and see that the business transacted it strictly within the terms of the bank charter.

The President—Well, but you see as the question is framed the auditor would audit every three months and the inspector would visit daily. Your suggestion is quite a different thing from an auditor going to the bank every day.

Mr. Stuart—Then an inspector would be an improvement.

The President—You think an inspector would be an improvement on the auditor?

Mr. Stuart—Yes, if the auditor's duties are limited to visiting the bank quarterly, surely a daily inspection would be better than that.

16. I am not aware of any objection to the appointment of such an inspector.

17. I have already stated that from long experience of the advantages to the bank of the system of Government nominating three directors I still prefer it to any other; but if it is considered expedient or necessary to make some change, I think the appointment of a Government inspector with full powers preferable to that of a Government director or auditor. I am not able to suggest any better mode of protecting the interests of Government.

18. I have examined the bye-laws: they clearly define the duties of the directors and secretary, and I see no objection to their being adopted.

19. I cannot suggest any other bye-laws to secure further the interests of Government, either as a shareholder or constituent of the bank.

20. Yes, I think it very desirable that all alterations in the bye-laws should be submitted to Government for approval.

21. I think on the whole they are satisfactory; some minor points of detail might be altered with advantage to the bank.

22. I do not think that the relations between the Government and the New Bank can be considered satisfactory so long as the Bank of Bengal is allowed to retain its agency in Bombay. This should be withdrawn at once.

23. The responsibility of the appointment of Government director, auditor, or inspector should rest with the Bombay Government, and all reports relating to the bank should be sent to this Government only.

Major Innes asked what the other directors would think when they saw a man coming as an inspector to examine what they had done, and without the same responsibility?

Mr. Stuart—I don't think that would influence the commercial directors in the least, because as a Government inspector was appointed he would be in communication with the manager of the bank and would get all the information from the manager as to the business transacted.

Major Innes—You do not think it would convey a feeling of espionage?

Mr. Stuart—The whole system is more or less a surveying of the transactions of the bank. I don't think the appointment of an inspector would lessen the power of the directors. He would have the responsibility of all the directors.

Mr. Melvill—What power would you give the inspector, or what could he do that a director could not?

Mr. Stuart—If you gave him the same power he could do the same work. The inspector could go and see all that was doing.

Mr. Melvill—Could not a director do that?

Mr. Stuart—If you gave him special powers and laid that down as part of his duties.

The President—Is not this your opinion,—that a Government director sitting at a table with others is apt to be led off when he does not know it, and is,—unless he is an unnaturally disagreeably constituted man,—likely to consent with those with whom he is acting; and do you not think an inspector acting independently and calmly looking at the transactions is likely to be more in a position to protect the interests of the bank?

Mr. Stuart—In the one case the Government director might be talked over by the other directors, and in the second place the inspector might be talked over by the manager; but it would depend on the firmness of character of the inspector.

The President—My question is this—do you not think the director is more likely to be carried away, not knowing his error, than an inspector whose duty it is to come and see that things are right?

Mr. Stuart—It is possible that with six men arguing in opposition to him all around, a director might be induced to change his views and adopt theirs. But a great deal would depend on the character of the director.

ANSWERS BY MR. MACKINTOSH BALFOUR.

1. I am secretary and treasurer of the New Bank of Bombay, Limited. I joined the Agra and United Service Bank in 1847, was appointed manager of the Calcutta Branch of that Bank in 1850, I think. I have been in the employment of that Bank and its successors till January last, when I resigned it.

2. Not practically served.

3. I apprehend that Government directors at all the presidencies were liable to be changed by the reasons and from the causes mentioned. I cannot ascertain that the Government directors of the Bank of Bombay were specially liable to be changed from any cause. When a director, from his official position, was required to attend upon the Governor away from Bombay, no one appears to have been appointed to act in his stead, latterly at least.

President—I think Mr. Anderson was once appointed to act when the Governor was on his tour.

Mr. Balfour—I only speak from what I saw in the minute books.

4. Frequent changes in the direction of a bank can rarely if ever be beneficial.

5. Government directors were an evidence to the public of the connection existing between Government and the presidency banks, and so contributed to their status and prestige.

6. A Government director, from the time he must have been in the service before attaining any of the positions hitherto held to qualify him for the appointment, must have acquired considerable experience and ought to be able to express a common-sense opinion on any question submitted to him.

7. Government directors are not generally men of banking experience, but, as a rule I think, they are competent, and have the time to decide as to the propriety of passing applications for discounts or loans. I do not think it is the province of a director to decide on forms of mercantile documents or negotiable or other securities or the assignment thereof. The manager or secretary should be able to carry through any transactions sanctioned by the board, though he might consult a director or the bank's solicitor regarding the forms mentioned, as he would consult a director regarding the value of piece goods. As a matter of fact, a civilian without any special knowledge or preparation that I am aware of, has assumed charge of the largest presidency bank, and managed it, I believe, to the satisfaction of the mercantile directors and of the community at large. I allude to Mr. Gray of the Bank of Bengal.

The President—When Mr. Gray was a director of the Bank of Bengal were the transactions much smaller then than they are now?

Mr. Balfour—I believe they were.

The President—I believe the discounts did not amount to above 17 lakhs at that time?

Mr. Balfour—I did not look to see, but I think they must have been more.

The President—I had a letter from Mr. Gray yesterday.

Mr. Balfour—I have no doubt it is so if that is in his letter.

The President—And at that time there were no branch banks of the Bank of Bengal?

Mr. Balfour—No; none whatever.

8. I am of opinion that it is desirable to show the connection of Government with the presidency banks by the appointment of one Government director, and I apprehend that in each presidency a civilian or Government officer will always be available, who, from his character or antecedents, as well as from the position he holds, will prove a valuable element in the constitution of any board of management. I do not think the appointment of a person brought up in a banking establishment, as the representative of Government interests, would satisfy the public or conduce to the interests of the bank. If the bank possessed a sufficient and competent executive staff, he would only be a fifth wheel to the coach, or rather an *imperium in imperio*, for he might practically control the whole working of the establishment.

9. I do not think it necessary that the whole time of a Government, any more than of a mercantile director, need be devoted to the interests of the bank. It is desirable that the secretary should be able to consult both when necessary, and that object might be attained by constituting the Government director an *ex-officio* member of the daily committee.

10. I would not deprive the Government director of his vote at the board. I think the expression of his opinion would always be valuable. I understand it is his duty to report periodically to Government regarding the working of the bank, and I presume such will continue to be his duty.

11. I think the appointment of a Government director desirable. To secure to Government that perfect confidence in the working of the bank which it is essential it should have, I would suggest that one auditor should be nominated by the shareholders, Government having the power to veto the appointment, and that it should be the duty of the auditor to examine, daily if he chooses, the business done, the securities held by the bank and the accounts, and to count the cash-balance; that he should have power to report at any time to the directors, and that he should be required to report periodically. Such an appointment, well made, would secure a calm disinterested review of the business done by the bank, and also the accurate performance by the executive of those duties which, in my opinion, it falls to them to perform.

12. If an auditor knows his work and is disposed to perform it, it seems hardly possible to conceal from him any business done by the bank.

13. "Nemo repenti fuit turpissimus." I apprehend that an improper class of business is seldom entertained to a dangerous extent all at once, and I conceive that with a Government director at the board an *ex-officio* member of the Daily Committee, and with an independent auditor working contemporaneously, every reasonable precaution is taken for the proper conduct of the bank's affairs.

14. I think the suggestion I have made a better one than the appointment of a Government inspector. I think the auditor should report to the directors only, and that it should continue to be the duty of the Government director to report to Government.

15. The office of Government inspector differs little save in name from the office of auditor which I have suggested, except that I presume the former would be appointed by Government, and would be the sole representative of Government in the bank. To allege that the presence of a Government director at the board may tend to cause discord and confusion is to presuppose a state of things which is almost incredible *i. e.* an obstinate determination to do wrong on the part of the mercantile directors.

16. I think there are objections to the appointment of a Government inspector, such an appointment would almost imply that Government was responsible for every transaction of the bank to which he did not take exception. It is also open to any objections that can attach to the appointment of auditor inasmuch as an inspector is as liable to be deceived and can only point out errors committed, but I think the Government representative should be present at the transactions of all important business undertaken by the bank, should have a voice in the passing of all rules, &c., and these points can only be secured by his being a member of the board.

17. I have already offered my opinion on this point.

18. I see no objection to the bye-laws now shown to me.

19. I think the interests of Government are fully secured by the arrangements I have suggested.

20. I can see no objection to Government requiring that alterations of the bye-laws should only be made with their approval.

21. This question opens a wider field than I am at present perhaps competent to take up. The directors of the Old Bank of Bombay conceived that the financial arrangements proposed by Government were not of a remunerative character to the bank. I am not prepared to say they were wrong, but the indirect benefits derived from a Government connection by a new bank established especially under all the difficulties, disadvantages, and opposition from which this bank suffered, must far outweigh the mere question of remuneration. I think, however, that the Government system of requiring credit to be given to them for the value of all coin lodged in the bank, whether current or otherwise, is open to objection. I think also the time has come when it becomes imperatively necessary for Government to determine to what districts and stations the operations of each of the presidency banks is to be limited. The presence of an agency of the Bank of Bengal in Bombay, the establishment by that institution of an Agency in Kurrachee, from which at least we exchange bank has recently withdrawn in consequence of the limited nature of the business offering, and the tone of the remarks in the last report issued by the directors of the Bank of Bengal, are such and all of them direct attacks upon the business and credit of the New Bank of Bombay. When Government shall have made arrangements calculated to secure its own interests, I shall hope to see the treasury balances in those localities when this bank has now or shall hereafter establish agencies made over and transferred to this bank, as was originally agreed.

22. At present I would only say that in estimating the minimum daily balance at the credit of Government with the bank, coin not current should be excluded. Now the percentage of copper coin and dollars amounts to nearly twelve lakhs of the whole minimum of twenty-five lakhs. And of course it is utterly impossible for the bank to utilize any of that very large proportion, though the use of the Government balances is one of the advantages accorded to the Bank in its agreement with Government. I see from the returns of former years that it has often happened that the Government requirements were greatest at the very time that the mercantile demands upon the bank have been heaviest. Without desiring to work the Government balance to a point involving any danger, I think the operations in the bank would be conducted more satisfactorily if a monthly estimate of the wants of Government were submitted in advance, during the busy season at least. It is only as a rule during a few months of the year that the bank can expect to use the Government balance to any advantage, and I think full opportunity should be afforded to it of doing so.

I think the Secretary of State's order to close the Bank of Bengal's agency in Bombay should be enforced at once, and I think that the Bank of Bengal ought not to be allowed to open branches or agencies or to establish connections of any kind within the limits of the Bombay presidency.

The President—I should have asked you whether it is your opinion that the alterations in the bye-laws should be submitted to Government for approval.

Mr. Balfour—I see no objection to that.

23. I think the Government of Bombay should be responsible for the appointment of the Government representative, and that the reports of the Government director should be made to the Government of Bombay.

The President—Have you got a copy of the articles of Association of the New Bank of Bombay?

Mr. Balfour—No, I have not, but will send you one, if you wish it, with a copy of the new Act.

President—Have any opinions, legal or otherwise, been given on that Act on the articles of association?

Mr. Balfour—The new Act has just been returned with the remarks of the Hon'ble the Advocate General.

The President—Perhaps you will let us see that? We should take them as soon as possible, for after seeing these we may wish to see you about them?

Mr. Balfour—I shall let you know these to-day.

The President—Then I understand your evidence to be that there should be one Government director?

Mr. Balfour—Yes, one Government director and one auditor nominated by the shareholders and approved by Government.

The President—Thank you, I just wanted to have that clearly.

Mr. C. E. Chapman gave the following answers:—

1. I am in the Financial Department of the Government of India, and at present acting Accountant-General, Bombay. I held the post of Government inspector and auditor of the accounts of the New Bank of Bombay for about three months this year.

2. I have been acquainted with the working of the system of Government directors since my appointment as director of the Old Bank in April 1866.

3. The Government directors are chosen from the officers of the Financial Department (*e. g.* Accountant-General or Mint Master), and from officers immediately subordinate to the Local Government. The former are not liable to such frequent changes as the latter, as the Government of India keeps them longer at their posts in one presidency town. The Local Government officers are frequently changed as they are often transferred on promotion or otherwise. Short absences, caused by privilege leave which could not exceed three months, do not involve the appointment of a substitute, and by the charter the other directors may be absent for three months without vacating their seats.

4. Frequent changes in the direction are undoubtedly prejudicial to the interests of the bank.

5. The tree must be judged by its fruit, and looking back upon our experience of the bank's history during the last three years, I say, that I think the system of Government directors has been tried and found wanting. I have endeavoured to analyze the causes of failure, and I range them under these heads:—First. Want of any special knowledge of or experience of, banking business by Government directors. Second. The fact that Government directors are often much engrossed by other more pressing duties pertaining to their regular officers, especially in the case of the Accountant-General or Mint-master, who, in times of financial difficulty, have anxious work in their own departments. Third. The tendency that exists to a division of responsibility between the Government directors and their colleagues; the disposition on the part of Government directors on the one hand to trust too much to the experience of the mercantile men; and, on the other hand, occasionally an undue leaning on the part of the mercantile directors upon the Government nominees. Fourthly. The fact that no single mind was brought to bear calmly and dispassionately from an outside point of view, upon the business of the bank, the view gained by the Government directors being too diffused to be of much good. I cannot but think that if any man of ordinary business capacity had at any time in 1865 sat down with all the facts before him, and calmly considered them he must have come to the conclusion that the bank was fast drifting into insolvency if not already insolvent.

6. Quite competent, but this is not all that is required to ensure the safety of Government with its vast interest either as shareholder or customer. We want more than this in exceptional and exciting times, and it is, I apprehend, for such times that the Commission are now endeavouring to frame a system that shall satisfy the just requirements of the Government.

7. To the first portions of this question I would reply generally in the negative, with the observation, however, that under no circumstances on the duties of a director extend to the superintendence of the management of the bank—that must be left to the secretary who must commend their entire confidence.

8. I reply in the affirmative, but I would add that if a single Government director were appointed, great care must be taken that he does not override the secretary and the other directors—nothing must be permitted to fetter the exercise of their free action or they will become mere cyphers, and the Government director will wield all the real powers of the secretary and the board.

9 and 10. This is answered by what I have just said. The problem which, I take it, the Commission has to solve in settling the question before it, is how to preserve the equillibrium between the full and unfettered action of the secretary and board on the one hand, and, on the other hand, give the Government sufficient means of control to ensure the perfect protection of its interests, and that in times of difficulty as well as in ordinary times. A mere remonstrance on the part of a Government director, supposing a single director to be appointed, would not, I think, be sufficient unless a probiso he made that in the event of the remonstrance not being attended to he may interdict any particular measure he thinks dangerous to the interests of Government. I will make my suggestion in giving my answer to the next question.

11. Yes, on the understanding that he is what is called a "concurrent auditor," by which I mean very much what the Commission call a Government inspector; the two terms are, to my mind, synonymous. The following is a sketch of the duties and responsibilities of such an officer:—

1. The inspection should be daily, like what is called "concurrent audit" in the Government system in London.
2. It should be the officer's chief business, as already directed by the Secretary of State.
3. The inspector should keep a diary, and note any remonstrance he may have to make or any infraction of the bye-laws or other transaction, to which he may think it necessary to call the attention of the bank authorities.
4. He should be considered as appointed solely to protect the interest of Government, but this in both capacities of shareholder and depositor. His reports to Government should be held as confidential.
5. He should carefully abstain from committing Government to a sanction of any proposed course, and from in any way weakening the responsibility of the bank officials, but he should be at liberty to remonstrate beforehand or to express his individual opinion, and in all important cases of this description he should make a report to Government.
6. He should have a room assigned to him at the bank, and the assistance of a clerk when required.
7. He should occasionally, if he thinks it advisable, visit the branches.
8. He should be distinctly prohibited from holding shares, transacting any business, or being in any way interested in any local company or undertaking.
9. His chief duties should be clearly defined, these instructions being merely for his own guidance, and not in any manner limiting his freedom to enquire into and satisfy himself respecting all the business of the bank.

Furthermore, I think the person appointed should be an officer in the service of Government and not a man taken from a bank. A knowledge of the technicalities of banking is not alone by any means a qualification for the post. It will require tact on the part of the officer, to avoid collision with the bank on the one hand and neglect of his duty on the other. If a man of banking knowledge is engaged specially, and is afterwards found unsuitable, whether from prejudices in his own profession, or from want of tact, it will be very difficult to change him, whereas a Government servant may be easily changed for one more suitable. Again, the knowledge required may be easily attained by a Government officer at all conversant with financial business if he is not engrossed with other work. He will probably have no banking prejudices, and in quiet times he will be able to undertake other financial work for Government, such, for example, as work connected with the Paper Currency, or one or other of the various branches of the financial work, which is now disposed of by the Accountant General.

President—But surely you are of opinion that this concurrent auditor to be effectual should be burdened with only slight additional duties?

Mr. Chapman—Very slight. I think that would a good deal depend on circumstances. In a quiet time the Government would be well aware that his time was not fully occupied, but in times of any pressure he should be at once relieved of any extra duty and told to devote himself solely to his duties as auditor. I think it might be left to himself to advise Government when he found he was unable to discharge his additional duties. In cases of that kind he should report to Government.

President—You were saying he should have power not only of remonstrating but of interdicting the business of the Bank. Don't you think that would be too great a power to give?

Mr. Chapman—That was, supposing a director was appointed. I have my views as to the concurrent auditor; but I was answering the question as if a director were to be appointed.

The President—Then I will not ask you any question about the Government inspector, because, in fact, I understand you to attach concurrent auditor the same meaning which we attach to Government inspector.

Mr. Chapman—Exactly.

The remaining questions put to Mr. Chapman were somewhat different from those put to the other gentlemen, and the following is a report in proper order.

The President—Are the financial arrangements now existing between Government bank and the Government satisfactory, or in what particulars are they otherwise? Can you suggest any improvement on such arrangement? If so, state them. What is required to render the financial relation between the Government and the Bank of Bombay satisfactory.

Mr. Chapman—I think I may say generally "yes" to that question. I think under the present agreement there is fair service rendered by the Bank to Government for a fair remuneration, but the bargain is by no means a very favourable one for the Bank.

The President—Will you explain that more fully?

Mr. Chapman—Well, the profit which the Bank makes by its agreement with the Government cannot, I am sure, be very large. This, however, is owing to the difficulty now of employing capital safely and profitably. Just now the Bank has a windfall by the low state of the Government cash balances, consequent upon the heavy demands for payment of Abyssinian transports. And the Bank gets interest in the difference between the actual daily balance and the minimum of 25 lakhs, which Government is supposed to keep in the Bank's coffers. Everything above 40 lakhs must be put away as a reserve, absolutely out of the reach of the Bank, and at times the advantage to be derived from the use of the Government cash balance below 40 lakhs is not very great—especially when, as at present, there is small room for the employment of capital. If the Bank was driving a very good trade in Bombay, and there was employment for the money, I have no doubt they would make a good profit out of it; but I am afraid the secretary and treasurer will tell you there is not much to be made. Besides this, the Bank has some direct remuneration for the management of the public debts, calculated at Rs. 4,000 per crore—and a fixed sum of Rs. 1,000 as much for managing the Government Savings Bank affairs. On the other hand Government gets the advantages of the Bank performing for it all the duties of treasurer and cashier, and I believe that leaves a very small amount—Mr. Balfour (this gentleman having here made a remark to Mr. Chapman) says it is very small.

The President—Are you of opinion that the Government of India or the Government of Bombay should be responsible for the appointment of Government directors or auditors as the case may be; and should the reports of the Government directors be sent to both of these Governments, or one, and which of them?

Mr. Chapman—I think what I have said is an answer to that question—that the appointment of a concurrent auditor with the powers I have mentioned would quite leave the board free and unfettered to pursue its own views and course, and at same time afford Government that protection which it must have. I speak from the experience of the past. At times we have really been on the eve of State bankruptcy here; and that being the case, I think we cannot be too particular in legislating for the future in order to prevent the possibility of such a catastrophe; and I think what I recommend, a concurrent auditor, would be a perfect safe-guard. One word with reference to what Mr. Balfour has said. He has spoken of an auditor over whose appointment Government shall have the exercise of a veto, but who shall be responsible to a board at which a Government director shall sit. I wish to remark that a Government inspector would see everything from an outside point of view. He would not be liable to be biassed by the opinon of a body of men sitting round a table, which is very infectious, but he would be able to bring to bear on the business an unbiassed mind, and taking up matters on the following morning, it would be impossible not to make his power felt in the way of stopping any wrong business. I think that is the distinction I should draw between the inspector and director.

Mr. Melvill—Do you not rather go on the assumption that all commercial directors are too much inclined to speculation, and might not the presence of a Government director assist the more cautious commercial members of the board in resisting any proposals which appeared to be imprudent.

Mr. Chapman—I think that by nature a commercial man has a speculative tendency; a Government director is bound by his covenant not to speculate, whereas the commercial men make their living by it. Commercial men are all interested in granting every facility to trade, and are so far more likely than Government servants to encourage speculation. The presence of a Government director might no doubt act as you suggest, but I think it more likely to lead the more prudent commercial directors to be satisfied with trusting to him to interpose, if necessary, instead of undertaking the unpleasant duty themselves.

Mr. Melvill—Is it not the case that you have referred in your evidence to one or two occasions in which the Government directors supported the commercial men?

Mr. Chapman—I cannot speak much from my own experience in the matter, because all my experience was their helping us to get in the debts. In 1866 we were practically in liquidation, and the only support we had from our colleagues was their helping us to get in the debts as well as we could.

Mr. Melvill—Mr. Brown in his evidence says that the Government directors did so in the question of increasing the power of the secretary. Does not that show that the Government directors gave support?

Mr. Chapman—It may work in that way and may work in another. Supposing Mr. Brown, or any other commercial director, to proceed upon his own judgment, and the Government director to lean upon Mr. Brown's opinion instead of exercising his own independent judgment, then if things went wrong the Government would be responsible for the acts of its servant, or an attempt might be made to fix this responsibility upon it; but even if you leave the board perfectly free from Government influence, I take it you would then leave the responsibility perfectly defined. There is no question of that, and anybody can come down and say in future that Government is responsible; and at the same time you do away with any fair and undivided responsibility. With reference to Mr. Balfour's plan of an auditor, if I may be allowed to say one word, it would involve Government in all the responsibility consequent upon that auditor's acts without giving the Government unlimited power over him. I understood Mr. Balfour to say that Government would have a veto over his appointment, and nothing more; and Government having refrained from exercising that power would constructively be responsible for his audit. There I think would be the weak point in such a system.

Mr. Melvill—Do you think an inspector would be in as good a position to understand all the merits of the question by enquiring into it afterwards as if he had been at the board meeting and heard all the *pros* and *cons* at the discussion?

Mr. Chapman—I think he would in this way, that at all events he would bring a fresh mind to bear upon it. I am supposing him to be a man of some calibre and up to his work, and that he would then be able certainly to give a fair opinion of the nature of the business done. At the same time he would not have the responsibility of originating.

The President—He would not be likely to be carried away by the others.

Mr. Chapman—No, and he would be perfectly unbiassed.

Mr. Melvill—If you assume he is a man of calibre, he could also hold his position at the board.

Mr. Chapman—The difficulty of giving expression to independent opinion at the board is great. There is the infection of the men sitting round the table. I have felt in my own experience that there has always been a delicacy about it, whereas an individual auditing next day would have no delicacy in the matter.

Mr. Melvill—What remedy would Government employ if it was reported to it that things had gone wrong?

Mr. Chapman—Government might at once withdraw its cash balance: it would be tantamount to stopping the bank.

Mr. Melvill—And do you think it it desirable to institute a system which leaves as the only remedy the ruining of the bank?

Mr. Chapman—That would be a remedy exercised only after a great deal of remonstrance, as I take it, on the part of Government. That would only be done in the extremest case, and would be the ultimatum of Government.

The President—The same ultimatum would apply with the three Government directors?

Mr. Chapman—Certainly. My objection is not on that score. Of course it would be exactly the same; only one man instead of three.

The President—Have you anything further to tell us, Mr. Chapman?

Mr. Chapman—No, sir, that is all.

The President then asked if any one present wished to be examined by the Commission, when

MR. BOMANJEE CURSETJEE CAMA stopped into the witness-box, and explained, through the interpreter, that he wished to correct a statement which he had made in his former examination, on 24th July. President—What correction do you wish to make?—(A.) With reference to the loan of 2 lakhs of rupees obtained in 1863. President—Oh yes, that cash credit. Witness—I was asked what was done with the money by Pestonjee Cursetjee Shroff, and I said I did not know. But I now find from enquiries I have since made that money was appropriated to my own use, but that loan was repaid on my behalf by Pestonjee Cursetjee Shroff. President—Not quite the whole of it, I think. You have mixed that up with another loan. My recollection is that it was mixed up with another account, and that there was a balance of the two. Witness—I do not think that is the case. President—Have you heard anything more about that letter which we showed you and on which there was a signature? I will just read a part of your evidence—"I applied for the last loan of 27th April 1865 at Pestonjee Cursetjee's request." (Looks at a letter shown to him marked A. B. C.) "This signature which purports to be mine, is not mine, and the letter was not written by me. I believe that Pestonjee Cursetjee cannot write English. This writing across the letter I believe to be Premchund's from the signature. I never applied to the Bank of Bombay for 5 lakhs." Have you made any enquiry about that? Witness—No, I have not been able to ascertain anything more about it. President—Then you go on to say—"On the 24th April 1865 I did not hold 1,350 Commercial Bank shares. I had not any shares in that Bank. I mean I had no interest in any. Some may have stood in my name. I never authorised Pestonjee Cursetjee to use my name in any applications to the Bank even for a pie. The shares deposited with the Bank belonged to Pestonjee Cursetjee Shroff. He had the whole of the money which was obtained from the Bank of Bombay by loans in which my name appears." Witness—I have nothing to say about that. The witness then left the box and no other person coming forward,

The President said—This inquiry is closed now, and will be re-opened in England. If anybody, however, should wish to say anything before we start for England, he should communicate with Mr. Chauntrell, and we shall then appoint a special meeting for the purpose of hearing him. We go by the mail steamer which leaves on 26th of this month.

The Commission then adjourned at about a quarter to one o'clock.

INDIAN NEWS-LETTERS.

(FROM OUR OWN CORRESPONDENT.)

BHOSAWUL, 7TH SEPTEMBER.

THE telegraph officials, under Captain Mullock, have their hands full. New stations are about to be opened at Julgaum, Oomrawuttee, Akote, and Khangaum for the convenience of the cotton dealers: and the work of constructing the branch lines is now being attended to. Sir H. M. Durand, member of the Supreme Council at Calcutta, passed through Bhosawul about a week ago on his way to Bombay. This circumstance was one of those which the railway officials understand how to turn to good account in the way of "poojah"; and they were true to their instincts on this occasion. Some of your readers may be going over the same route as the valorous knight, and for their information I add the following extract from a letter which I have received from a friend who lately made the journey:—"It took me twenty-seven hours between Napore and Jubbulpoor. My whole journey from Bombay cost Rs. 270. Travelling by mail cart is certainly tiresome, but a good pillow and a few rugs go a great way, especially when you can put your feet pretty high up as I did by means of my trunk. The journey from Jubbulpore to Calcutta is pleasant enough: splendid stations, superb refreshment rooms, and, in fact, everything on a scale of grandeur unknown in Bombay. Calcutta has quite the appearance of a metropolis, with its stately buildings and streets." I hear that this station is to be still further extended by the addition of several more residences for the employes of the railway. With the exception of the "gymkhana" and the attractions of its billiard room, no means exist here for drawing the residents together for amusement or instruction. The Egutpoora chaplain will, I hope, find time to start, say, a series of penny readings, or a course of popular lectures on subjects of general interest. We have had the ministrations of the Rev. C. Gilder on two consecutive Sundays, a very unusual circumstance, as the visit of a clergyman has hitherto been one of the rarest of phenomena. Last Sunday he had a collection for the Railway Additional Clergy Fund. He seemed to blame the apathy of the community for their want of a resident pastor. Contributions for this purpose (I may add) would not fail, were the people assured of one Sunday service, at the least, every month. I am afraid that we are at the end of our monsoon, and only six or seven inches of rain have fallen as yet.

THE SEIZURE OF KHORASSANEES AT DELHI.

(*Mofussilite, Sep.* 5.)

WE understand that the arrest and searching of the Khorassanees, mentioned in our last as having been captured with arms upon their persons, was not effected without considerable trouble. As soon as they had been disarmed, it was suspected that the females had arms concealed under their clothing, a couple of female searchers were sent for, and a strict search was instituted; but no sooner did the searchers approach the women, than they found themselves seized by the hair, and their heads well knocked together. Of course it was necessary to interfere to separate them; but soon after this was effected they seemed suddenly impressed with the idea that unless some of their own party had given information, they would not have been searched at all; the consequence was an attack upon those whose fidelity was doubtful, and a regular "row" took place; regardless of the rules of the P. R. or the arena, the men soon joined it, and in the *melee* several were very roughly handled. But the judicious interference of the police soon quelled the disturbance.

We have not heard what is to be done with these people, but we should think that they must be released, and allowed to pursue their journey. There is nothing against them, excepting some general charges of *looting* sweet-meat stalls at Ghaziabad; which may or may not be substantiated; and there is nought else to detain them.

If they carried "passes" for their weapons we do not see how they can be legally deprived of them, unless compensation is given, and this will enable them to proceed on their journey.

The vernacular Newspapers of these Provinces invited attention to a party of these people as far back as January last, when it seems that they passed through Delhi towards Joypore, but the object of their journeyings does not appear to have been known; and the mere fact of a few unarmed travellers proceeding in company, did not attract much notice; at any rate it was not deemed necessary, or advisable to stop, or make further enquiries concerning them.

While admiring the vigilance displayed by the police, we must say that the whole thing looks very like the discovery of that curious arrangement frequently mentioned in modern history as a mare's nest; still if there is an error, it is on the right side.

CIRCULATION OF CURRENCY NOTES IN THE MADRAS PRESIDENCY.

IN reference to a report on this subject the Madras Government on July 14th remarked as follows:—

"In the first of the foregoing letters, the Commissioner of Issue of Paper Currency reports the results during the period of nine months ending on the 31st March last of the measures authorized by Government for promoting the free circulation of Currency Notes.

"2. The Commissioner notices the continuance of a preponderance of issues over receipts of Notes, the excess for six months ending 30th June 1867 having been about 12

THE CROMLECHS OF COORG.

At a meeting of the Asiatic Society of Bengal on the 5th ultimo, the following letter from the Under-Secretary to the Government of India, Foreign Department, forwarding further report on the Cromlechs of Coorg, dated Coorg, 22nd May 1868, was read :—

"In continuation of my letter, No. 3301 of the 4th March last, I have the honour to report that in accordance with the instructions of the Commissioner, I have caused eleven of the Cromlechs, lately discovered in the vicinity of Veerajenderpett to be excavated, and beg to submit the results of the explorations made by myself and my Assistant, Lieutenant J. S. F. Mackenzie.

"The parallel carrows, or mounds of earth, alluded to in my former report, though containing one or two Cromlechs, were found not to cover continuous rows of these structures; but the Cromlechs now excavated were situated below large mounds and covered over with trees and dense brushwood, showing that they had not been touched by the hand of man for ages past. These structures consisted, like the others reported on, of oblong chambers, the bottom and sides composed of large single slabs of unhewn granite, and surmounted by a large slab of the same description. The longest chamber was 7½ feet long, by 4½ broad and 5 feet deep. The several dimensions were as follows :—

No.	Length.	Breadth.	Depth.
1.	6 feet 4 inches.	3 feet 8 inches.	3 feet 8 inches.
2.	6 „ „	4 „ „	4 „ „
3.	7 „ 6 „	4 „ 3 „	5 „ „
4.	6 „ 9 „	3 „ 4 „	2 „ 6 „
5.	5 „ 6 „	3 „ 3 „	3 „ 9 „
6.	5 „ 5 „	4 „ „	3 „ 6 „
7.	6 „ „	3 „ 3 „	3 „ 3 „
8.	6 „ „	3 „ „	3 „ „
9.	7 „ „	3 „ „	4 „ „
10.	6 „ 3 „	3 „ 9 „	3 „ 6 „
11.	5 „ „	3 „ 9 „	4 „ „

"All these Cromlechs had square or segmental apertures which the natives always point out as a proof that these structures used to form the abodes of the pygmy race, described in their legends. Some have supposed that these apertures were made use of for the purpose of introducing the cinerary urns and bones of the members of the family into the sepulchral vault, as they died one after the other. I am inclined to this belief, as the urns were invariably discovered in each corner, and often piled one on the top of the other, and these openings are always at the top of the front slab, and immediately below the super-incumbent slab. The doors or apertures were generally found to face towards the east, but strange to say, one was found facing to the north, and a few to the west. They are 1½, 1¾, and 2 feet wide.

"I am glad to be able to state that the excavations resulted in the discovery of several antique-shaped urns and pots, composed of thick red and black pottery, apparently highly glazed, some of which are on four feet, and some are tripods. Lieutenant W. Freeth, the Assistant Superintendent of the Revenue Survey, has kindly sketched and lithographed a group of these urns, and his lithographed copies will convey a better description of these antique vessels than any words of mine can do. (Copy of these drawings is given, Plate 3.) They are all full of hard earth, apparently well rammed in by the rain-fall of successive monsoons. I had some of the damaged vessels broken up, and the contents carefully sifted, but could not discover any traces of bones, whether calcined or not. This would lead to the belief that these vessels had not been used as cinerary urns. The small fragments of charcoal were generally found in the earth inside the Cromlechs and smaller cists.'

"Below the sketch of the urns, Mr. Freeth has drawn some of the pieces of iron weapons found in these Cromlechs. The large one would appear to have been a spear or large javelin and the others arrows and hilts of daggers.'

"There are no concentric rows of stones round these Cromlechs, as generally found elsewhere; but I found that the Cromlechs at Fraserpett had distinctly such rows of upright stones round each. These look as if they had been tampered with, though not for many years past; but I will cause them to be carefully excavated next month, and will submit a separate report on the results.—(Sd.) R. A. Cole, Supdt. of Coorg."

The President (Mr. T. Oldham) in inviting the remarks of the members on this communication, said: It was one of the most interesting discoveries of the kind which had yet been recorded in India. They had here what were called Cromlechs, but which are really more of the type of the Kisvaens of Northern Europe than of the true Dolmen, of a very peculiar construction, of double chambers, such as are represented in a previous number of the proceedings, existing under circumstances which would prove that for a very long period at least, they had not been disturbed. They were covered by large mounds of earth, obviously artificial, and this earth covered with a thick growth of underwood and large timber trees. And on opening these curious structures remains of pottery were found as represented in the drawings before the Society (plate 3), which differed materially from the pottery now in use. In a slight degree the forms of the vessels were different, the one more especially of an elongated amphora-like shape, (fig. 5), also that shown in fig. 7, and fig. 4, the outline of which combined with the peculiar arrangement of the foot or feet, seemed to him not exactly similar to those now in use. This, however, was a point by no means easy to decide, as the forms of pottery in common use, were countless, and varied most materially in different districts. The principal point of difference consisted in the facts as stated that this pottery was very thick and highly glazed, two facts in which it most materially differed from pottery of similar forms now generally in use. Then, along with this pottery, were found several remains of iron weapons or tools, as represented in the drawings. These were peculiarly interesting. Several years since he had noticed to the Society the curious fact that wherever any weapons or tools, or any trace of metallic material had been found in such structures, they had invariably been of iron. He was not aware that anything so perfect as these now described had been previously found, but wherever found, or in whatever condition, they had always been of iron. Now knowing the rapidity with which iron decomposes in this climate, and looking to the tolerably well preserved condition in which these remains were found, it would lead him to attribute to the period of their entombment, a date much less ancient than would at first appear justified by the rude and almost unhewn nature of the structures in which they have been found. It is strange that amongst all these old Cromlechs, and other structures of unhewn stone not a trace of stone weapons had been found, although within short distances they occur abundantly. The character and shape of the iron remains found in these Coorg 'Cromlechs,' would also indicate a more advanced knowledge of the art of metallurgy than could be easily reconciled with any very early date. Of course it is possible that the race who last used or occupied these structures, was totally different from that which first constructed them, but he thought this was an exceedingly improbable supposition. He hoped the Commissioner of Coorg would continue these investigations and was confident that other and valuable discoveries still awaited enquiry.

Mr. Phear was inclined to think that the forms of the earthen vessels, represented as having been found in the Cromlechs, did not point to any distinction of race. All of them, excepting two, closely resembled the forms of vessels which are in use among the people at this day, and the two excepted forms only indicated to his mind that among the authors of the Cromlechs the potter's art was somewhat in advance of that which flourishes in the country bazaars now. In these two the lower part of the vessels exhibited the same general forms as the others did: the deviation from the type took place in the upper part, where a sudden change in the curvature of the surface caused a cusp in the outline. The result no doubt was graceful, and a step in advance of the art, which produced the other, (as he thought) older form. It occurred to him that it might have been brought about, something as follows: Experience taught the potter that his work would be materially facilitated, if he formed his vessel in two pieces, and afterwards united them. But in adopting this practice, which prevails almost universally in this neighbourhood, the potter still tried his best to keep to the original outwardly convex curvature. Then it was discovered by some innovator that the making of the vessel in two pieces afforded an excellent opportunity for giving variety to the form, and hence came the abrupt alteration of curvature exhibited in the two figures in question. He thought that even these forms, if his memory did not mislead him, might be paralleled in the bazaars of this town. The three little feet, which appeared in some of the figures attached to the hemispherical surface of the vessel to render it capable of standing, was a contrivance common enough now. It is remarkable that not one of the vessels figured had a base other than the trivet referred to and in this respect they corresponded closely with the vessels in common use among the people at the present time.

Rev. J. Long asked if it was known what term or name the people applied to these Cromlechs, and whether this name was a word belonging to the language now in use there, or was a word only traditionally known. The value of Etymological research in cases where history was silent, was immense, and becoming daily more acknowledged. It would be desirable to know whether these words were applied indiscriminately to all such structures, or only to those of peculiar type.

The President said the communications, now before the Society, gave no information on these points, but he would endeavour to obtain answers to Mr. Long's valuable suggestions and queries.

THE FASHIONABLE WOMAN.

(Saturday Review, August 8.)

Among the many odd products of a mature civilization, the fashionable woman is one of the oddest. From first to last she is a thoroughly amazing spectacle; and if we take human life in any earnestness at all, whether individually, as the passage to an eternal existence the condition of which depends on what we are here, or collectively, as the highest thing we know, we can only look in blank astonishment at the fashionable woman and her career. She is the one sole capable member of the human family without duties and without useful occupation; the one sole being who might be swept out of existence altogether, without deranging the nice arrangement of things, or upsetting the ordained balance. We know of no other organic creation of which this could be said; but the fashionable woman is not as other creatures, being, fortunately, *sui generiss*, and of a type not existing elsewhere. If we take the mere ordering of her days and the employment of her time as the sign of her mental state, we may perhaps measure to a certain extent, but not fully, the depth of inanity into which she has fallen, and the immensity of her folly. Considering her as a being with the potentiality of reason, of usefulness, and of thought, the actual result is surely the saddest and the strangest thing under heaven.

She goes to bed at dawn, and does not attempt to rise till about noon. For the most part she breakfasts in bed, and then amuses herself with a cursory glance at the morning paper, if she has sufficient energy for so great a mental exertion; if she has not, she lies for another hour or two in that half slumberous state which is so destructive to mind and body, weakening both fibre and resolution, both muscle and good principle. At last she rises languidly, to be dressed in time for luncheon and her visitors, if she receives generally; or for the one or two intimates, if she is at home only to the favoured. Somewhere about four she dresses again for her drive—for the first part of the day's serious business; for paying visits and leaving cards; for buying jewellery and dresses, and ordering all sorts of unnecessary things at her milliner's for this grand lady's afternoon tea, and that grand lady's afternoon at home, with music; for her final slow parade in the Park, where she sees her friends as in open-air drawing-room, makes private appointments, and carries on flirtations, and hears and retails gossip and scandal of a fuller flavour. Then home, to dress again for dinner; to be followed by the opera or a concert, a *soiree*, or perhaps a ball or two; whence she returns towards morning, flushed with excitement or worn out with fatigue, feverish or nervous, as she has had pleasure and success, or disappointment and annoyance. This is her outside life, and this is no fancy picture and no exaggeration. After a certain time of such an existence, can we wonder if her complexion fades and her eyes grow dim? and if that inexpressible air of haggard weariness creeps over her, which ages even a young girl, and makes a mature woman substantially an old one? It is then that she has recourse to those foul and fatal expedients of which we have heard more than enough in these latter days. She will not try simplicity of living, natural hours, wholesome occupation, unselfish endeavour, but rushes off for help to paints and cosmetics, to stimulants and drugs, and attempts to restore the tarnished freshnsss of her beauty by the very means which further corrode it. Every now and then, for very idleness, she feigns herself sick, and has the favourite physician to attend her. In fact the funniest thing about her is the ease with which she takes to her bed on the slightest provocation, and the strange pleasure she seems to find in what is a penance to most women. You meet her in a heated, crowded, noisy room, looking just as she always looks, whatever her normal state of health may be; and in answer to your inquiries she tells you she has only two hours ago left her bed to come here, having been compelled to her room for a week, or so many days with Dr. Blank in close attendance. If you are an intimate female friend she will whisper you the name of her malady, which is sure to be something terrific, and which, if true, would have kept her a real invalid for weeks instead of days; but if you are only a man she will make herself out to have been very ill indeed in a more mysterious way, and leave you to wonder at the extraordinary physique of fashionable women, which enables them to live on the most friendly touch-and-go terms with death, and to overcome mortal maladies by an effort of the will and the delights of a ducal ball. The favourite physician has a hard time of it with these ladies; and the more popular he is the harder his work. It is well for his generation when he is a man of honour and integrity, and knows how to add self-respect and moral power to the qualities which have made him the general favourite. For his influence over that idle woman is for the time almost unlimited—like nothing so much as that of the handsome Abbé and the fascinating Director of Catholic countries; and if he chooses to abuse it, and to turn it to evil issues, he can. And, however great the merit in him that he does not, it does not lessen the demerit of the woman that he could. Sometimes the fashionable woman takes up with the clergyman instead of the physician, and coquets with religious exercise rather than with drugs; but neither clergyman nor physician can really change her mode of life, or give her truth or common sense. Sometimes there is a flattering show of art patronage, and the fashionable woman has a handsome painter or well-bred musician in her train, whom she pets publicly and patronize graciously. Sometimes it is a young poet or a rising novelist, considerably honoured by the association, who dedicates his next novel to her, or writes verses in her praise, with such a fervency of gratitude as sets the base Philistines on the scent of the secret, and perhaps guessing not far amiss. For the fashionable woman has always some love affair on hand, more or less platonic according to her own temperament or the boldness of the man—a love affair in which the least ingredient is love in any real or wholesome sense; a love affair which is vanity, idleness, a dissolute imagination, and contempt of such prosaic thing as morals; a love affair not even to be excused by the tragic frenzy of earnest passion, and which may be guilty and yet not true. The physical effects of such a life as this are as bad as the mental, and both are as bad as can be. A feverish, overstrained condition of health either prevents the fashionable woman from being a mother at all, or makes her the mother of nervous, sickly children. Many a woman of high rank is at this moment paying bitterly for the disappointment of which she herself, in her illimitable folly, has been and is the sole and only cause. And, whether women like to hear it or not, it is none the less a truth that part of the reason for their being born at all is that they may in their turn bear children. The unnatural feeling against maternity existing among fashionable women is one of the worst mental signs of their state, as their frequent inability to be mothers at all is one of the worst physical results. This is a condition of things which no false modesty or timid reserve should keep in the background, for it is a question of national importance, and will soon become one of national disaster unless checked by a healthier current and more natural circumstances.

Dress, dissipation, and flirting make up the questionable lines which enclose the life of the fashionable woman, and which enclose nothing useful, nothing good, nothing deep or true or holy. Her piety is a pastime; her art the poorest pretence; her pleasure consists only in hurry and excitement, alternating with debasing sloth, in heartless coquetry or in lawless indulgence, as nature made her more vain or more sensual. As a wife she fulfils no wifely duty in any grand or loving sense, for the most part regarding her husband only as a banker or an adjunct, according to the terms of her marriage settlement; as a mother she is a stranger to her children, to whom nurse and governess supply her place, and give such poor makeshift for maternal love as they are enabled or inclined. In no domestic relation is she of the smallest value, and of none in any social circumstance beside the mere adorning of a room—if she is pretty—and the help she gives to trade through her expenditure. She lives only in the gaslight, and her nature at last becomes as artificial as her habits. As years ago on, and she changes from the acknowledged belle to the *femme passée*, she goes through a period of frantic endeavour to retain her youth; and even when time has clutched her with too firm a hand to be shaken off, and she begins to feel the infirmities which she still puts out all her strength to conceal, even then she grasps at the departing shadow, and fresh daubs the crumbling ruin, in the belief that the world's eyes are dim, and that stucco may pass for marble for another year or two longer. Or she becomes a Belgravian mother, with daughters to sell to the highest bidder; and then the aim of her life is to secure the purchaser. Her daughters are never objects of real love with the fashionable woman. They are essentially her rivals, and the idea of carrying on her life in theirs, of forgetting herself in them, occurs to her only as a forecast of death. Even from her sons she shrinks rather than not, as living evidences of the lapse of time which she cannot deny, and awkward at fixing dates; and there is not a home presided over by a fashionable woman where the family is more than a mere name, a mere social convention loosely held together by circumstances, not by love. Closing such a life as this comes the unhonoured end, when the miserable made-up old creature totters down into the grave, where paint and padding, and glossy plaits cut from some fresh young head, are of no more avail; and where death, which makes all things real, reduces her life of lies to the nothingness it has been from the beginning What does she leave behind her? A memory by which her children may order their own lives in proud assurance that so they will order them best for virtue and for honour? Or a memory which speaks to them of time misused, of duties unfulfilled, of love discarded for pleasure, and of a life-long sacrifice of all things good and pure for selfishness? We all know examples of the worldly old, woman clinging to the last batlike, to the old roofs and rafters; and we all know how heartily we despise her, and how we ridicule her in our hearts, if not by our words. If the reigning queens of fashion, at present young and beautiful, would but remember that they are only that worldly old woman in embryo, and that in a very few years they will be her exact likeness, unhappily repeated for the scorn of the world once more to follow! The traditional skeleton at the feast had a wonderfully wise meaning, crude and gross as it was in form. For though its "memento mori," too constantly before us, would either sadden or brutalize, as we were thoughtful or licentious, yet it is good to see the end of ourselves, and to study the meaning and lesson of our lives in those of our prototypes and elder likenesses. The pleasures of the world are, as we all know, very potent and very alluring, but nothing can be more unsatisfying if taken as the main purpose of life. While we are young, the mere stirring of the blood stands instead of anything more real; but as we go on and the pulse flags, and pleasurable occasions get rare and more rare, we find that we have been like the prodigal son, and that our food and his have been out of much the same trough, and come in the main to about the same thing. This is a time of extraordinary wealth and of corresponding extraordinary luxury, of unparalleled restlessness, which is not the same thing as activity or energy but which disdains all quiet, all repose, as unendurable stagnation; hence the fashionable woman of the day is one of extremes in her own line also, and the idleness, the heartlessness, the self-indulgence, the want of high morality, and the insolent luxury at all times characteristic of her were never seen displayed with more cynical effrontery than at present, and never called for more severe condemnation. The fashionable women of Greece and Rome and of the age of Louis XIV. have left behind them names which the world has made typical of the vices naturally engendered by idleness and luxury. But do we wish that our women should become subjects for an English Juvenal? and that fashion should create a race of Laises and Phrynes out of the stock which once gave us Lucy Hutchinson and Elizabeth Fry? Once the name of Englishwoman carried with it a grave and noble echo as the name of women known for their gentle bearing and their blameless honour—of women who loved their husbands, and brought up about their own knees the children they were not reluctant to bear and not ashamed to love. Now, it too often means a girl of the period, a frisky matron, a fashionable woman—a thing of paints and pads, consorting with dealers of no doubtful calling for the purchase of what she grimly calls "beauty," making pleasure her only good, and the world her highest god; it too often means a woman who is not ashamed to supplement her husband with a lover, but who is unwilling to become the honest mother of that husband's children; it too often means a hybrid creature, perverted out of the natural way altogether, affecting the license but ignorant of the strength of a man, alike as girl or woman valueless for her highest natural duties, and talking largely of liberty while showing at every turn how much she fails in that co-essential of liberty—knowledge how to use it.

A BULGARIAN BANDIT.

(Pall Mall Gazette, Aug. 10.)

During the Crimean war a body of Poles, known as "The Cossacks of the Sultan," was attached to the Turkish Contingent. This corps was retained as part of the Turkish army after the dissolution of the contingent, and has recently been stationed in Bulgaria, where it has done good service in checking the depredations of a formidable bandit named Koushtchou Oglou, who has for some time acted in connection with the insurgent agitators on the other side of the Danube, and is said to have taken a prominent part in the revolutionary expedition which lately entered Bulgaria from the Danubian Principalities. An account of the history and adventures of this bandit, interspersed with valuable information on Bulgarian life and character, has been contributed to the "Revue Contemporaine" by Mdme. Caroline Suchodolska, the wife of an officer in the "Cossacks of the Sultan."

Many years ago, when Koushtchou was a young man, his personal beauty and skill in all athletic exercises made him a universal favourite, and the village girls used all their arts to attract him. His choice fell on a beautiful maiden named Mitza, whose parents, poor but respectable peasants of an adjoining village, fully approved his suit. All went well for a time, and preparations were made for the betrothal of the young couple; but unfortunately Koushtchou was called away to a distant district on business, and Mitza went with her father to work in a field belonging to a wealthy Turkish pasha in the vicinity. The pasha, struck with her beauty and innocence, pursued her with his attentions, and the unfortunate girl was too dazzled with his brilliant promises to make much resistance. The pasha's passion was short lived, and he soon abandoned her. Meanwhile Koushtchou, having earned a sufficient sum to enable him to marry, returned to his village, and claimed the hand of his betrothed. Mitza, conscious of her guilt, but dreading to confess it, made no objection to her lover's proposal, and the ceremony of betrothal, which in Bulgaria is held to be almost as binding as that of marriage, was performed in the presence of all the principal people of the village. But she could not long conceal her disgrace. The consequences were terrible. Her father died of shame and grief; she became a maniac, and still wanders about the hills, an object of fear and adoration to the superstitious peasants, who look upon idiots as sacred; and Koushtchou fled to the hills, vowing vengeance against the Turks. Since then he has led the life of a sort of Bulgarian Fra Diavolo. Accompanied by a devoted band of followers, he scoured the whole country, killing every Turk he met, and imposing contributions on his countrymen to support him in his lawless pursuits. His popularity among the women contributed greatly to the impunity with which he carried on his depredations. In every village there was a girl who acted as his accomplice, informing him whenever a rich Turk happened to be passing through and warning him against the approach of the troops. He soon obtained such a reputation among the villagers that they never thought of resisting his demands for food, clothing, or money for his band, especially as it was known that he appropriated a considerable proportion of his booty to the maintenance of churches, the relief of the poor, and other charitable objects. An attempt was once made by the Government to capture him through another bandit, named Hussein, who was then confined in a Turkish prison. Hussein was liberated, and promised a large reward if he would betray his former chief; but he only joined his former companions, and, being captured a second time, was burnt alive by the troops.

The attempts made last year to stir up an insurrection in Bulgaria were to a great extent carried out with Koushtchou's co-operation. The Polish Cossacks pursued him for months all over the Balkan, and succeeded in breaking up his band and capturing its principal chiefs; but they failed to catch Koushtchou himself. On one occasion an old Turkish woman came to them with a Bulgarian priest, saying that she knew the bandit's hiding-place, and was in the habit of bringing him bread and brandy every day; but when the troops came to the spot the bird had flown. It was afterwards found that Koushtchou had been warned of his danger by the old woman's daughter, who had fallen in love with the bandit, and walked several miles over the mountains to save him. He then escaped to Bucharest, where he has since been employed with the "Bulgarian Committee."

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CORRESPONDENTS.
Madras, Pondichery, Singapore, Java, Mauritius, Egypt.
London Bankers.
The Union Bank of London and Messrs. C. J. Hambro and Son.

AGENTS IN SCOTLAND.
National Bank of Scotland.

The Bank grants Drafts and Letters of Credit and purchases and collects Bills, on the above places, and on all the principal Cities and Towns on the continent of Europe.

CURRENT ACCOUNTS.

These will be made up to the 30th June and 31st of December in each year, and if the balance shall not at any time during the half year have been below Rs. 1,000, Interest at the rate of 2 per cent. per annum will be allowed on the minimum monthly balances. No interest will be allowed above one lac.

Deposits for fixed periods are received at interest, particulars of which may be obtained at the Bank as also any information as to rules of business, &c.

DISCOUNTS, LOANS, &c.

The Bank discounts, approved local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

All Remittances to be endorsed "Pay Comptoir d'Escompte de Paris, or order."

E. J. HARDCASTLE,
Acting Manager.

9, Rampart Row, Bombay, 24th October 1867.

THE DELHI AND LONDON BANK (LIMITED)—Established in India 1844.

Capital *One Million Sterling*, in 20,000 Shares, of £50 each.—Paid up Capital £337,025.

Head Office, London—J. C. Parry, Esq., General Manager.
Branches:—Calcutta, Bombay, Delhi, Lahore, Allahabad, Mussoorie, Lucknow, and Jubbulpore.
London Bankers—Union Bank of London.

EXCHANGE.

6 months' sight ... at 1s. 11 1/8d. per Rupee.
4 do. ... at 1s. 11 1/16d. „
3 do. ... at 1s. 11d. „
2 do. ... at 1s. 10 15/16d. „
1 do. ... at 1s. 10 7/8d. „
On demand ... at 1s. 10 15/16d. „
On Scotland and Ireland ... at 1s. 10 3/4d. „
Circular Notes ... 1s. 10½d. „

No Drafts at four months' sight are granted for sums under £50 Sums under £20 are only drawn for on demand.

CURRENT ACCOUNTS

Are made up to the 30th June and 31st of December in each year, and if the balance has not any time during the half year been below Rs. 1,000, Interest at the rate of 2 per cent. per annum is allowed on the minimum monthly balances. No interest is allowed on sums above one lac.

FIXED DEPOSITS.

Subject to 3 months' notice of withdrawal 3 per cent. per annum
6 ditto ... 4 do.
12 ditto ... 6 do.

Any further information as to Rules of Business, &c., may be had on application to the Manager.

Remittances to be endorsed thus:—"Pay to the Delhi and London Bank Limited, or order."

Hours of Business—10 to 3; Saturdays, 10 to 1.

G. W. BOOKER, Manager,
Delhi and London Bank, Limited.

Bombay, 23rd July 1868

AGRA BANK (LIMITED).

CAPITAL £1,000,000 (ONE MILLION STERLING,) IN 100,000 SHARES OF £10 EACH.

HEAD OFFICE—NICHOLAS LANE, LOMBARD STREET, LONDON, E.C.

EDINBURGH BRANCH—17, ST. ANDREW SQUARE

BRANCHES IN INDIA.

CALCUTTA ... BOMBAY ...
MADRAS ... KURRACHEE ...
AGRA ... LAHORE ...

The Bombay Manager grants Bills of Exchange at the following rates on London at 6 months sight at 1/11 1/4 per Rupee

4 do. 1/11 1/8 „
3 do. 1/11 1/16 „
2 do. 1/11 „
1 do. 1/10 15/16 „
On demand 1/10 7/8 „
On Scotland 1/10 7/8 „

No drafts at six months sight are granted for sums under £20 and sums under £20 are only drawn for on demand.

Interest.

On Deposits repayable on demand will be credited half yearly (on 30th June and 31st December) at the rate of 2 per cent. per annum on the minimum monthly balance not exceeding Rs. 1,00,000 upon all accounts the balances of which have not during the six months fallen below Rs. 1,000. When such has been the case, no interest will be allowed.

On Fixed Deposits subject to 3 months Notice of withdrawal 3 per cent. per ann.
Do. 6 do. 4
Do. 12 do. 5
Do. 24 do. 6

The Bank takes charge of Government Paper and other scurities for constituents without charge.

All Drafts or Hoondies forwarded for realisation should be made payable to the Agra Bank, Limited or order.

Hours of business 10 to 3, Saturday 10 to 1.

Bombay, 3rd September 1868. EDWARD MORRISS, Manager.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on London, Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe at the following current rates of Exchange:—

On London, at 6 months' sight above £50 1s. 11 1/4d. per Rupee
„ 4 do. ... 1s. 11 1/8d. „
„ 3 do. ... 1s. 11 1/16d. „
„ 2 do. ... 1s. 11d. „
„ 1 do. ... 1s. 10 15/16d. „
On demand ... 1s. 10 7/8d. „
On Scotland do. ...
On Ireland do. ...
Circular Notes for the use of Travellers on the Continent and to Europe Overland at 1 day's sight. } 1s. 10 13/16d. „

The Bank purchases Bills and grants Drafts payable in Calcutta, Madras, Ceylon, Hongkong, Shanghai, Singapore, Penang, Mauritius and Yokohama.

The Bank also draws on the Branches of the Bank of New South Wales.

INTEREST.

On Deposit accounts payable on demand Interest will be credited half yearly, on 30th June and 31st December, at the rate of two per cent. per annum on the daily balance not exceeding one Lac Rupees.

ON FIXED DEPOSITS.

12 months ... ... 6 per cent.
6 do. ... ... 5 „
3 do. ... ... 3 „

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms:—

If to be remitted in Bank's Drafts, without charge.
If to be paid in India, a Commission will be charged of a ¼ per cent.
On returning Government Paper or Share Certificates out of safe custody, or when sold on paying the proceeds of such sale in India, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.
Commission charged on purchase and sale of Government Securities ¼ per cent.
All Letters should be addressed and Hoondees made payable to the Agent, Chartered Mercantile Bank.

Bombay, 2nd September 1868.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA.

HEAD OFFICE—HATTON COURT, THREADNEEDLE STREET, LONDON.

Incorporated by Royal Charter.
Paid-up Capital—£800,000.

BRANCHES AND AGENCIES.

Bombay.	Rangoon. Hongkong.
Calcutta.	Singapore. Shanghai.
Akyab.	Batavia. Yokkow.

BOMBAY AGENCY.

EXCHANGE.

The Bank's Agency in Bombay grants Bills of Exchange on the City Bank, London, at the following rates, viz. —

6 months' sight (on City Bank) at 1s. 11 1/4d. per Rupee.
4 do. ... at 1s. 11 1/8d. „
3 do. ... at 1s. 11d. „
2 do. ... at 1s. 10 15/16d. „
1 do. ... at 1s. 10¾d. „
On Demand (Head Office) ... at 1s. 10 3/4d. „

INTEREST.

On Current Deposit Accounts will be credited half-yearly (on 30th June and 31st December) at the rate of two per cent on the daily balances from Rs 1,000 up to Rs. 1,00,000. And on Fixed Deposits as follows:—

Repayable in one sum, at 3 months' notice, 3 per cent.
Do. 6 do. 4 „
Do. 12 do. 6 „

REMITTANCES.

The Bank's Agency realises Drafts or Hoondies on the Presidency for remittance to Europe in the Bank's Bills on London without charge.

All Drafts or Hoondies forwarded for realisation, to be made payable to the "Chartered Bank of India, Australia, and China, or order." When a remittance is to be made to a lady her Christian name must be given.

COMMISSIONS.

On the sale or purchase of Government Paper, Bank Stock, and other Securities, ¼ percent.

The Bank receives Government and other Securities for safe custody free of charge, the Interest or Dividends thereon being credited to account, or remitted home in the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale, ¼ per cent. commission charged if the amounts be paid in India if remitted home by the Bank, no charge.

On delivering up Securities deposited for safe custody, ¼ per cent

Office hours 10 A. M. to 4 P. M. Saturdays 10 A. M. to 1 P. M.

Bombay, 4th September 1868. JAMES DOUGLAS, Agent.

NATIONAL BANK OF INDIA LIMITED.

Established in Calcutta 1863, and Incorporated under the English Companies Act of 1862, 23rd March 1866.

AUTHORISED CAPITAL—TWO MILLIONS STERLING.
Subscribed Capital ... £928,200.
Paid-up Capital ... £464,100
Reserve Fund ... £ 32,200.

HEAD OFFICE.

80, King William Street, London.
Branches and Agencies.
Calcutta, Bombay, and Madras.
Edinburgh Deposit Agency.
Agents.—Messrs. Dalmahoy & Cowan, W. S.
Glasgow Deposit Agency.
Agents.—Messrs. Couper Mackenzie & Innes, Solicitors.

BOARD OF DIRECTORS.

John Borradaile, Esq., 23, Gloucester Place, Portman square.
J. R. Botson, Esq., late Solicitor to the Government of Madras.
R. O. Campbell, Esq., of Messrs. Binny & Co. Madras, late President Bank of Madras.
W. S. Fitzwilliam, Esq., late Member of the Supreme Legislative Council of India.
W. E. Frere, Esq., Bombay Civil Service, late Member of Council Bombay Government.
E. F. Harrison, Esq., late Controller General of Accounts for India, and Government Director, Bank of Bengal.
R. W. Wingrove, Esq., late of Calcutta.

CHIEF MANAGER,—R. O. Sawke Esq.
London Bankers.
The Bank of England
and
National Provincial Bank of England.

AGENTS IN SCOTLAND.
British Linen Company Bank.

AGENTS IN IRELAND.
Provincial Bank of Ireland.

RULES OF BUSINESS OBSERVED AT BOMBAY.

EXCHANGE.

The Bank grants Drafts on London, Calcutta, and Madras at the current rates of Exchange. It also negociates and collects Bills payable in those places. Instructions respecting Family Remittances are carefully attended to, and when requested, and the necessary particulars are furnished, the Bank will forward First Copy of the Bill direct to the parties in England.

CURRENT DEPOSIT ACCOUNTS.

The Bank opens Current Deposit Accounts and allows Interest at the rate of 2 per cent. per annum on customers' daily balances from Rs. 500 up to Rs. 100,000.

FIXED DEPOSITS.

The Bank receives Money, on Fixed Deposit, and allows Interest thereon as follows:—

On Deposits subject to 3 months' notice of withdrawal 3 per cent.
„ 12 „ „ 6 „

A Remittances should be made payable to the Manager National Bank of India (limited), who will be glad to afford any further information respecting the Bank's terms of business.

By order of the Directors,
JAMES WINDRAM, Manager.

National Bank of India, Bombay, 1st July 1868.

WINES, SPIRITS, BEER, &c.

FOR SALE—

Cunliffe's Champagne, Qts.		at Rs. 42	per doz.
Do. Do.	Pts.	„ 20	„
Do. Moselle	Qts.	„ 42	„
Do. Brandy		„ 30	„
Do. Sherry		„ 25	„
Do. Claret		„ 23	„
Ronaldson's Sherry		„ 22	„
Port Wine of 1815		„ 30	„
Do. of 1847		„ 24	„
W. McEwan's Beer	Qts.	„ 5	„
Do. Do.	Pts.	„ 3	„

REMINGTON & Co.

FOR SALE, from L. Bassotaé, Bordeaux, in Cases of 1 dozen Quarts each—

CLARETS	Medoc	per doz. Rs. 18
	Medoc Vieux	„ 21
	Margaux	„ 18
	St. Emilion	„ 20
	St Estephe	„ 20
	Haut Sauternes	„ 20
	Graves 1 er. Crû	„ 20
	Chateau Leoville	„ 25
	Grand Chateau Larose	„ 25
	Grand Chateau Lafitte	„ 25
BURGUNDY, Chambertin		„ 30

TIMMIS WORMALD & Co.,
Opposite the Custom House.

FOR SALE.

FOR SALE, STEAM ENGINES, both Portable and Horizontal, of from 7 to 40 Horse-power. Apply to RITCHIE, STEUART & Co.

FOR SALE, CHEAP, (just arrived), fine ADELAIDE FLOUR, in Barrels. Apply to NANABHOY and SORABJEE.

ON SALE, one Sample 9-Horse Power PORTABLE and one Sample 6-horse power VERTICAL STATIONARY STEAM ENGINE, complete. TIMMIS, WORMALD, & Co.
Opposite Custom House.

FOR SALE, at the Office of this Paper—Price Rs. 4—RULES relating to the WINDING UP of JOINT STOCK COMPANIES, made by the High Court of Judicature at Bombay, pursuant to Section 189 of the Indian Companies' Act 1866.

FOR SALE.—CODE for the Uncovenanted Civil Service, containing, Leave, Deputation, Travelling, and Pension Rules. Compiled by Bholanauth Sen, Assistant, Bengal Accountant General's Office.—Price Rs. 1½.
CHESSON & WOODHALL.
No. 10 Hummum Street, Bombay.

FOR SALE.—Just arrived by Overland Mail and per "CORONA"
Salted Beef in Tierces and Barrel.
Do. Pork do. do.
Preserved Assorted Meat.
Egyptian Flour in Barrel.
Apply to the undersigned.
DADABHOY RUTTONJEE & Co.
Nesbit Lane, Fort.

RED BOOT MART.—Just unpacked, the following CONSIGNMENT of GOODS, consisting of :—
Gent's Calf Walking Boots, extra stout.
Do. Enamel do. do.
Do. do. Jack Boots.
Do.